

LEGAL ADVERTISEMENT

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.
Grace E. Bertram, et al.
Defendants. Case No.: 2021-CA-010822-O
Division: 33
Judge Denise Kim Beamer

NOTICE OF SALE AS TO COUNT(S) I

Notice is hereby given that on January 3, 2023 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

Unit Week 16, in Unit 1673, an Annual Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 1673-16A-703747)

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 November 9, 2022, in Civil Case No. 2021-CA-010822-O, pending in the Circuit Court in Orange County, Florida.

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

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

Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028

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

Primary: stateefiling@manleydeas.com
Secondary: cdavid@manleydeas.com

Attorney for Plaintiff
11080-960367

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 Adriane Nicole Sheffield, deceased, et al.

Defendants. Case No.: 2022-CA-002784-O

Division: 35
Judge Kevin B. Weiss

NOTICE OF SALE

Notice is hereby given that on January 3, 2023 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

VOI Number 233180-01, an Annual Type, Number of VOI Ownership Points 30500 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.: 42-01-233180)

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 November 8, 2022, in Civil Case No. 2022-CA-002784-O, pending in the Circuit Court in Orange County, Florida.

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

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

Cynthia David (Florida Bar No.: 91387)

Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028

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

Primary: stateefiling@manleydeas.com
Secondary: mec@manleydeas.com

Attorney for Plaintiff
11080-960366

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

Vistana Development, 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 Gerald Alexander Bruton, deceased, et al.

Defendants. Case No.: 2022-CA-003876-O

Division: 37
Judge Jeffrey L. Ashton

NOTICE OF SALE

Notice is hereby given that on January 3, 2023 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

Unit Week 29, in Unit 2505, an Even Biennial Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official

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ORANGE COUNTY

Records Book 5312, Page 2312. Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 01-26-052906)

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 November 7, 2022, in Civil Case No. 2022-CA-003876-O, pending in the Circuit Court in Orange County, Florida.

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

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

Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028

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

Primary: stateefiling@manleydeas.com
Secondary: cdavid@manleydeas.com

Attorney for Plaintiff
11080-960059

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 Janice Marie George, deceased, et al.

Defendants. Case No.: 2022-CA-003877-O

Division: 35
Judge Kevin B. Weiss

NOTICE OF SALE

Notice is hereby given that on January 3, 2023 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

VOI Number 207623-01, 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.: 42-01-207623)

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 November 8, 2022, in Civil Case No. 2022-CA-003877-O, pending in the Circuit Court in Orange County, Florida.

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

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

Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028

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

Primary: stateefiling@manleydeas.com
Secondary: cdavid@manleydeas.com

Attorney for Plaintiff
11080-960365

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

Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.

Elisabeth S. Duarte, Individually and as Potential Heir to Lawrence J. Chunn, et al.

Defendants. Case No.: 2022-CA-004240-O

Division: 35
Judge Kevin B. Weiss

NOTICE OF SALE

Notice is hereby given that on January 3, 2023 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

Unit Week 09, in Unit 1353, in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 1353-09A-606655)

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 November 8, 2022, in Civil Case No. 2022-CA-004240-O, pending in the Circuit Court in Orange County, Florida.

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

Cynthia David (Florida Bar No.: 91387)

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

Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028

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

Primary: stateefiling@manleydeas.com
Secondary: vnbrown@manleydeas.com

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ORANGE COUNTY

Attorney for Plaintiff
11080-960364

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 1384-31A-604841

FILE NO.: 21-004968

VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,

Lienholder,
vs.

CAROLE J. CRAMER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Carole J. Cramer
40163 FOULWEATHER BLUFF RD NE

Hansville, WA 98340

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Fountains Condominium described as:

Unit Week 31, in Unit 1384, an Annual Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,028.15, plus interest (calculated by multiplying \$1.74 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.

Shawn L. Taylor, 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

11080-960202

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 21-023573

VISTANA FALLS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,

Lienholder,
vs.

SALVATORE LAUDANO; ALEXIS LAUDANO
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Salvatore Laudano, 133 HIGHLAND AVENUE, Wallingford, CT 06492

Alexis Laudano, 133 HIGHLAND AVENUE, Wallingford, CT 06492

Notice is hereby given that on December 15, 2022 at 11:00AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Falls Condominium will be offered for sale:

Unit Week 16, in Unit 220, an Annual Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded July 8, 2022 in Instrument Number 20220418308 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.38 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,283.55.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,283.55. 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
11080-960062

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 265051-43EP-020007

FILE NO.: 21-023761

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VISTANA CASCADES CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,

Lienholder,
vs.

JUAN PEREZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Juan Perez
63 CLINTON ROAD

Fairfield, NJ 07004

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Cascades Condominium described as:

Unit Week 43, in Unit 2650, 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")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,391.88, plus interest (calculated by multiplying \$0.72 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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

11080-960327

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 0322-06A-902780

FILE NO.: 21-023798

VISTANA FALLS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,

Lienholder,
vs.

CONNIE N. TOWNSEND
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Connie N. Townsend
Box 662

White Sulphur Springs, MT 59645

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Falls Condominium described as:

Unit Week 06, in Unit 0322, an Annual Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,487.45, plus interest (calculated by multiplying \$1.38 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

Shawn L. Taylor, 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

11080-960199

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 2214-470-003816

FILE NO.: 21-024282

VISTANA CASCADES CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,

Lienholder,
vs.

TIMOTHY B. SMITH; CATHERINE B. SMITH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Timothy B. Smith
3785 J C GALLOWAY RD

Greenville, NC 27858

Catherine B. Smith
3785 J.C. GALLOWAY ROAD

Greenville, NC 27858

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ORANGE COUNTY

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Cascades Condominium described as:

Unit Week 47, in Unit 2214, an Odd 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")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,615.60, plus interest (calculated by multiplying \$0.71 times the number of days that have elapsed since November 1

ORANGE COUNTY

RESIDENCIAL CONDOMIO MONTE SOL EDIFICIO F APT # 108
San Jose, Pozos De Santa Ana
Costa Rica

Viviana Carbajal Villosa de Gazel
RESIDENCIAL CONDOMINO MONTE SOL EDIFICIO F APT #108
San Jose, POZOS DE SANTA ANA
Costa Rica

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Fountains Condominium described as:
Unit Week 38, in Unit 1562, an Annual Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,901.76, plus interest (calculated by multiplying \$0.90 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960197

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-283648
FILE NO.: 22-017895

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
SHIRLEY BOYKIN CAMERON; JOE AMOS CAMERON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Shirley Boykin Cameron
107 RIVERBLUFF DRIVE
LaGrange, GA 30240
Joe Amos Cameron
107 RIVERBLUFF DRIVE
LaGrange, GA 30240

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 283648-01, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,497.20, plus interest (calculated by multiplying \$7.05 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960184

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-277204
FILE NO.: 22-018081

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
DEBORAH ANN HUNTER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Deborah Ann Hunter
4100 FAWN GLENN DR
Raleigh, NC 27616
Flex Vacations Owners Association, Inc., a Florida Corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex

ORANGE COUNTY

Vacations Condominium described as:
VOI Number 277204-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,454.56, plus interest (calculated by multiplying \$2.94 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960376

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-281318
FILE NO.: 22-018087

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
PHILLIP ROGER LOPEZ; JESSYCA LOPEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Phillip Roger Lopez
559 BELDEN AVE
Los Angeles, CA 90022

Jessyca Lopez
559 BELDEN AVE
Los Angeles, CA 90022
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 281318-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,398.81, plus interest (calculated by multiplying \$3.90 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960387

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-216395
FILE NO.: 22-018119

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
WALTER SCOTT PECK
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Walter Scott Peck
207 MARBLE DRIVE
Jacksonville, AR 72076
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 216395-01, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all

ORANGE COUNTY

amendments and supplements thereto the Declaration.
The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,994.57, plus interest (calculated by multiplying \$0.97 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960321

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-287885
FILE NO.: 22-018132

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
STEPHANIE LOUISE MILLER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Stephanie Louise Miller
36484 SADDLEBRED CT
Clinton Township, MI 48035

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 287885-01, an Odd Biennial Type, Number of VOI Ownership Points 25000 and VOI Number 287885-02, an Odd Biennial Type, Number of VOI Ownership Points 25000 and VOI Number 287885-03, an Odd Biennial Type, Number of VOI Ownership Points 25000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,925.10, plus interest (calculated by multiplying \$5.20 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960374

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-237251
FILE NO.: 22-018142

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
MARK A. VANDYKE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Mark A. Vandyke
34 WOOD STREET
Kingston, NY 12401
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 237251-01, 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.
The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period

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of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,952.07, plus interest (calculated by multiplying \$2.61 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960195

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-018148

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
JOSEPH M. SALCEDO; HILDA SALCEDO
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Joseph M. Salcedo, 5463 AMAPOLA, Las Cruces, NM 88007
Hilda Salcedo, 5463 AMAPOLA, Las Cruces, NM 88007

Notice is hereby given that on December 15, 2022 at 11:00AM, in the offices of Manly Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:
VOI Number 203629-01, an Even Biennial Type, Number of VOI Ownership Points 148100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 15, 2015 in Instrument Number 20150363354 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$6,677.44, together with interest accruing on the principal amount due at a per diem of \$1.88, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$8,045.18. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,045.18. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-960063

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-243273
FILE NO.: 22-018152

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
KYLE D. LUCAS; SHARON B. LUCAS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Kyle D. Lucas
8 VAIL AVE
Peekskill, NY 10566
Sharon B. Lucas
8 VAIL AVE
Peekskill, NY 10566
Flex Vacations Owners Association, Inc.
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 243273-01, an Odd Biennial Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,475.74, plus interest

ORANGE COUNTY

(calculated by multiplying \$5.33 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960188

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-239932
FILE NO.: 22-018153

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
LATONYA NICHELL CARTER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Latonya Nichell Carter
3582 NE 9TH ST
Homestead, FL 33033
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 239932-01, an Annual Type, Number of VOI Ownership Points 30500 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,136.46, plus interest (calculated by multiplying \$3.41 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960309

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-282678
FILE NO.: 22-018178

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.
ELIZABETH ASHLEY PLUNKETT
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Elizabeth Ashley Plunkett
4856 WINSLOW SQ NW
Acworth, GA 30102
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 282678-01, an Annual Type, Number of VOI Ownership Points 81000 and VOI Number 282678-02, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$55,574.73, plus interest (calculated by multiplying \$18.09 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

(Continued on next page)

ORANGE COUNTY

Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960320

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-280498
FILE NO.: 22-018193
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
GABRIELLA MARIE GOMEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Gabriella Marie Gomez
1957 FIELDCREST DR
Sparks, NV 89434
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 280498-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,110.99, plus interest (calculated by multiplying \$3.82 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960307

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-218471
FILE NO.: 22-018213
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
BRENDA JANE SMITH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Brenda Jane Smith
1218 HWY 44 W
LOT 18
Shepherdsville, KY 40165
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 218471-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,453.70, plus interest (calculated by multiplying \$2.34 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960180

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-207661
FILE NO.: 22-018218
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
ADRIANE D. CARNAN
Obligor(s)

ORANGE COUNTY

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Adriane D. Carnan
2 LAKEVIEW DRIVE
APT E4
Peekskill, NY 10566
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 207661-01, an Even Biennial 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.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,672.02, plus interest (calculated by multiplying \$2.85 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960382

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-283844
FILE NO.: 22-018223
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
SCOTT G. LEMANCZYK
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Scott G. Lemanczyk
5200 S TUCKAWAY BLVD
300
Greenfield, WI 53221
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 283844-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,832.29, plus interest (calculated by multiplying \$4.02 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960315

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-240871
FILE NO.: 22-018244
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
ROCIO JIMENEZ SOMOZA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Rocio Jimenez Somoza
LOMAS DE AYARCO SUR DIAGONAL A LA CASA DEL EMBAJADOR DE PERU
Curridabat, San Jose 0130-2300
Costa Rica
YOU ARE NOTIFIED that a TRUSTEE'S

ORANGE COUNTY

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 240871-01, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$18,268.73, plus interest (calculated by multiplying \$5.30 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960179

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-232694
FILE NO.: 22-018246
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
BONIFACE DAKURAH; PATIENCE KASANGA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Boniface Dakurah
C/O KELAHER CONNELL&CONNOR
P.C. 1500 U.S. HIGHWAY 17 N SUITE 209 P.O. DRAWER 14547
Surfside Beach, SC 29587
Patience Kasanga
C/O KELAHER CONNELL&CONNOR
P.C. 1500 U.S. HIGHWAY 17 N SUITE 209 P.O. DRAWER 14547
Surfside Beach, SC 29587

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 232694-01, an Even Biennial 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.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,569.43, plus interest (calculated by multiplying \$3.92 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960203

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-283248
FILE NO.: 22-018252
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
LILLIE MICHELLE HARVEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Lillie Michelle Harvey
11748 GALBA DRIVE
Florissant, MO 63033
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 283248-01, an Annual Type, Number of VOI Ownership Points 40000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan

ORANGE COUNTY

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

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,197.97, plus interest (calculated by multiplying \$5.58 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960314

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-224222
FILE NO.: 22-018254
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
MAUREEN E. EWING; FREDERICK L. EWING
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Maureen E. Ewing
4 SUNSET DR
Smithfield, RI 02917
Frederick L. Ewing
4 SUNSET DR
Smithfield, RI 02917
Flex Vacations Owners Association, Inc.
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 224222-01, an Annual Type, Number of VOI Ownership Points 40000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,092.93, plus interest (calculated by multiplying \$3.74 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960384

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-265985
FILE NO.: 22-018269
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
HEMERSON LUCIANO NEVES REIS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Hemerson Luciano Neves Reis
209 SAN ANSELMO AVE N.
San Bruno, CA 94066
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 265985-01, an Odd Biennial Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County,

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Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,907.70, plus interest (calculated by multiplying \$5.42 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960193

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 01-26-056206
FILE NO.: 22-018278
VISTANA DEVELOPMENT, INC., A FLORIDA CORPORATION, Lienholder,
vs.
CHRISTINE A. ELLIS; JANET C. ELLIS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Christine A. Ellis
6 GREENWOOD RD.
Natick, MA 01760
Janet C. Ellis
6 GREENWOOD RD.
Natick, MA 01760

Vistana Cascades Condominium Association, Inc., a Florida Corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Cascades Condominium described as: Unit Week 35, in Unit 2569, an Odd 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")

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,497.93, plus interest (calculated by multiplying \$0.74 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960375

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-206264
FILE NO.: 22-018282
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
HEATHER E. WILEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Heather E. Wiley
32191 MACOMB SETTLEMENT RD
Clayton, NY 13624-2285
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 206264-01, an Odd Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien

(Continued on next page)

ORANGE COUNTY

may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,953.70, plus interest (calculated by multiplying \$1.85 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960192

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-220794
FILE NO.: 22-018289
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
SYLVESTER STERLIN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Sylvester Sterlin
600 BROOKS POND RD
APT 108
Leominster, MA 01453
Flex Vacations Owners Association, Inc.
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 220794-01, an Odd Biennial Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,140.24, plus interest (calculated by multiplying \$2.66 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960373

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-268581
FILE NO.: 22-018301
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
ROY A. FRY, JR.; JANET LEE FRY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Roy A. Fry, Jr.
470 FRY LN
Charles Town, WV 25414
Janet Lee Fry
470 FRY LN
Charles Town, WV 25414
Flex Vacations Owners Association, Inc.
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 268581-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$22,575.15, plus interest (calculated by multiplying \$7.07 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.

ORANGE COUNTY

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960311

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-255733
FILE NO.: 22-018302
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
PEGGY SUE ARBOGAST
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Peggy Sue Arbogast
465 HEISTER VALLEY RD
Mount Pleasant Mills, PA 17853
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 255733-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,534.83, plus interest (calculated by multiplying \$4.49 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960189

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-285137
FILE NO.: 22-018314
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
NICOLE JACKSON; JOWAN LATRIL VILELLA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Nicole Jackson
112 CENTERRA SPRINGS DR
Mcdonough, GA 30253
Jowan Latril Vilella
112 CENTERRA SPRINGS DR
Mcdonough, GA 30253
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 285137-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,988.82, plus interest (calculated by multiplying \$6.25 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960316

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**ORANGE COUNTY**

CONTRACT NO.: 42-01-286281
FILE NO.: 22-018322
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
TRACEY FLOYD; AARON VAUGHAN FELTON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Tracey Floyd
1 CYPRESS GROVE COURT #69
New Orleans, LA 70131
Aaron Vaughan Felton
1 CYPRESS GROVE COURT #69
New Orleans, LA 70131
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 286281-01, 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.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,396.80, plus interest (calculated by multiplying \$5.32 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960317

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-252197
FILE NO.: 22-018330
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
MARSHA GONZALEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Marsha Gonzalez
7401 LAVACA ST #586
Austin, TX 78701
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 252197-01, 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.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,704.48, plus interest (calculated by multiplying \$2.58 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960390

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-282725
FILE NO.: 22-018333
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
CHRISTINE ANN ROSS
Obligor(s)

ORANGE COUNTY

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Christine Ann Ross
78 OAK FOREST DR
St. Thomas, PA 17252
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 282725-01, an Annual Type, Number of VOI Ownership Points 89000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,629.98, plus interest (calculated by multiplying \$5.75 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960312

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 42-01-270128
FILE NO.: 22-018347
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
ANAVELI ALMAGUER RODRIGUEZ;
RUBEN RODRIGUEZ RODRIGUEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Anaveli Almaguer Rodriguez
7103 RED CORAL DR
Pasadena, TX 77505
Ruben Rodriguez Rodriguez
7103 RED CORAL DR
Pasadena, TX 77505
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 270128-01, an Annual Type, Number of VOI Ownership Points 110000 and VOI Number 270128-02, an Annual Type, Number of VOI Ownership Points 110000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,636.86, plus interest (calculated by multiplying \$2.99 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960380

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-287295
FILE NO.: 22-018353
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
COLLEEN ERIN UTZIG
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Colleen Erin Utzig
7147 WEDMORE COURT
Hanover, MD 21076

ORANGE COUNTY

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 287295-01, an Annual Type, Number of VOI Ownership Points 81000 and VOI Number 287295-02, an Annual Type, Number of VOI Ownership Points 78000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$63,159.61, plus interest (calculated by multiplying \$21.26 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960319

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-287645
FILE NO.: 22-018384
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.

PIERRE WILLIAM BOLLERT
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Pierre William Bollert
10515 BASTILLE LN
APT 102
Orlando, FL 32836-4604
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 287645-01, an Annual Type, Number of VOI Ownership Points 39000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,110.77, plus interest (calculated by multiplying \$5.99 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960378

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 42-01-259805
FILE NO.: 22-018391
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
LEANDRO WLADIMIR ALMENDRAS ROJAS; XIMENA PATRICIA VARGAS PINO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Leandro Wladimir Almendras Rojas
2016 CHRISMAN TRL
Mansfield, TX 76063
Ximena Patricia Vargas Pino
2016 CHRISMAN TRL
Mansfield, TX 76063
Flex Vacations Owners Association, Inc., a Florida Corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 259805-01, an Annual Type, Number of VOI Ownership Points 55000

(Continued on next page)

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and VOI Number 259805-02, an Annual Type, Number of VOI Ownership Points 55000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,094.26, plus interest (calculated by multiplying \$4.12 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960310

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-286264
FILE NO.: 22-018406
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,
vs.
ASHLEY C. MARTINEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Ashley C. Martinez
749 SARATOGA ST
APT 1
Boston, MA 02128

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 286264-01, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,696.12, plus interest (calculated by multiplying \$6.69 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960172

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 46796.0
FILE NO.: 22-021308

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

REBECCA ANWEN OWENS;
CHRISTOPHER THOMAS GASKELL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Rebecca Anwen Owens
25 OAKLEIGH

PENYCAE

Wrexham, Gb-wls LL14 2PJ

United Kingdom

Christopher Thomas Gaskell

25 OAKLEIGH

Wrexham, Gb-wls LL14 2PJ

United Kingdom

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0844% interest in Unit 43 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the

ORANGE COUNTY

Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,674.77, plus interest (calculated by multiplying \$4.14 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960200

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9000483.0
FILE NO.: 22-027398

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

JANE C. DOYLE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jane C. Doyle
43W925 EMPIRE RD

Saint Charles, IL 60175-8256

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

An undivided 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,376.83, plus interest (calculated by multiplying \$0.82 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960318

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9005123.0
FILE NO.: 22-027402

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

ANA MARIA SCHUTTE HERNANDEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Ana Maria Schutte Hernandez
PO BOX 25723

Miami, FL 33102

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

An undivided 0.6139% interest in Unit 84D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,368.94, plus interest (calculated by multiplying \$0.82 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

ORANGE COUNTY

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960174

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9007042.0
FILE NO.: 22-027429

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

SUNNY L. HAMLIN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Sunny L. Hamlin
2137 KIMBERLY CIR

Eugene, OR 97405-5821

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9823% interest in Unit 99B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,998.23, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960130

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 12005724.1
FILE NO.: 22-027455

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

OTTO E. LEWIS, JR., TRUSTEE UNDER THE LEWIS FAMILY TRUST, DATED MAY 30, 2006; BARBARA LEWIS, TRUSTEE UNDER THE LEWIS FAMILY TRUST, DATED MAY 30, 2006
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Otto E. Lewis, Jr., Trustee under the Lewis Family Trust, dated May 30, 2006
12617 BILLINGTON RD

Colesville, MD 20904-1506

Barbara Lewis, Trustee under the Lewis Family Trust, dated May 30, 2006
12617 BILLINGTON RD

Colesville, MD 20904-1506

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

An undivided 0.6139% interest in Unit 92C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,383.04, plus interest (calculated by multiplying \$0.82 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960205

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7021052.0

ORANGE COUNTY

FILE NO.: 22-027494
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JOHN E. CLEGG, JR.
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: John E. Clegg, Jr.
PO Box 830

Morrisville, VT 05661

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2627% interest in Unit 59B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,845.16, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960333

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9028162.0
FILE NO.: 22-027519

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

MARY FAITH ELLERBEE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Mary Faith Ellerbee
5438 LOCKWOOD RIDGE RD

Bradenton, FL 34206-0112

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

An undivided 0.4911% interest in Unit 90C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,008.60, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960324

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14002872.0
FILE NO.: 22-027543

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

WORTHIE PAUL MEACHAM
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Worthie Paul Meacham
1724 Lemon Ave

Long Beach, CA 90813

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit

ORANGE COUNTY

19 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,349.11, plus interest (calculated by multiplying \$0.38 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960034

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14016629.0
FILE NO.: 22-027553

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

KRISTIN L. LUNDQUIST
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Kristin L. Lundquist
92 TURNER RD

Charlton, MA 01507-1434

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,514.06, plus interest (calculated by multiplying \$0.44 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960323

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10023139.3
FILE NO.: 22-027575

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

SANDY A. HANNAH; JOHN P. HANNAH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Sandy A. Hannah
30 VINES RD

Saco, ME 04072-1732

John P. Hannah

30 VINES RD

Saco, ME 04072-1732

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.3802% interest in Unit 18 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 to pay condominium assessments and dues resulting in 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,756.61, plus interest (calculated by multiplying \$0.55 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960185

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 21128.0
FILE NO.: 22-027602
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROBERT A. BOLLING
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Robert A. Bolling
5314 US HIGHWAY 301
Halifax, NC 27839-9021

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0824% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,085.18, plus interest (calculated by multiplying \$0.67 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960322

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4012228.0
FILE NO.: 22-027638
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DAVID A. POPE; BARBARA LOUISE POPE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: David A. Pope
43 PASADENA RD
Bronxville, NY 10708
Barbara Louise Pope
43 PASADENA RD
Bronxville, NY 10708

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.4021% interest in Unit 18A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,423.69, plus interest (calculated by multiplying \$0.84 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by

ORANGE COUNTY

the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960191

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4028191.0
FILE NO.: 22-027681
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
KATHERINE M. WALDNER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Katherine M. Waldner
22 OVINGTON AVE
Edison, NJ 08817-3510

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.1518% interest in Unit 35B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$938.37, plus interest (calculated by multiplying \$0.16 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960186

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10001509.0
FILE NO.: 22-027748
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JENNIFER MARIE WILSON NEWCOMER;
JOHN WALDO NEWCOMER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jennifer Marie Wilson Newcomer
16 JUNIPER ST
Beverly, MA 01915-2251
John Waldo Newcomer
16 JUNIPER ST
Beverly, MA 01915-2251

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 1.6142% interest in Unit 15A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,017.45, plus interest (calculated by multiplying \$1.09 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960181

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10009734.0
FILE NO.: 22-027759
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JOHN NEKREWICH; JENNIFER A. NEKREWICH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: John Nekrewich
9 Andrew st
APT2
Staten Island, NY 10305
Jennifer A. Nekrewich
PO BOX 200774

South Ozone Park, NY 11420-0774
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 1.2731% interest in Unit 36B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,522.12, plus interest (calculated by multiplying \$0.87 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960194

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10001509.1
FILE NO.: 22-027774
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JENNIFER MARIE WILSON NEWCOMER;
JOHN WALDO NEWCOMER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jennifer Marie Wilson Newcomer
16 JUNIPER ST
Beverly, MA 01915-2251
John Waldo Newcomer
16 JUNIPER ST
Beverly, MA 01915-2251

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 0.6004% interest in Unit 87B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,180.65, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960304

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7068447.1
FILE NO.: 22-027775
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

ORANGE COUNTY

Lienholder,
vs.
JAMES E. MINICHELLO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: James E. Minichiello
16 STONEY BROOK RD
Methuen, MA 01844-1724

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 0.2546% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,148.03, plus interest (calculated by multiplying \$0.24 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960177

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9014868.0
FILE NO.: 22-027807
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DARRICK RILEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Darrick Riley
29221 THOMAS WOOD DR
Franklinton, LA 70438

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

An undivided 0.9823% interest in Unit 81F of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,000.87, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960204

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 21128.1
FILE NO.: 22-027817
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROBERT A. BOLLING
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Robert A. Bolling
5314 US HIGHWAY 301
Halifax, NC 27839-9021

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

An undivided 0.9823% interest in Unit 61F of the Disney's Animal Kingdom Villas, a leasehold condominium (the

ORANGE COUNTY

"Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,068.23, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960129

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 8002875.0
FILE NO.: 22-027828
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
PAUL J. TINDALL; NORMA L. TINDALL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Paul J. Tindall
422 RICK RD
Hampton, NJ 08827-4302
Norma L. Tindall
422 RICK RD

Hampton, NJ 08827-4302
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.7674% interest in Unit 53 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,839.14, plus interest (calculated by multiplying \$1.02 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960332

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 8003807.0
FILE NO.: 22-027835
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROCCO ANTHONY DEMARIA; MARIA DEMARIA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Rocco Anthony Demaria
2 EASTDALE RD
White Plains, NY 10605
Maria Demaria
2 EASTDALE RD

White Plains, NY 10605
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.4429% interest in Unit 1 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange

(Continued on next page)

ORANGE COUNTY

County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$765.55, plus interest (calculated by multiplying \$0.13 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960127

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 8002875.1
FILE NO.: 22-027837
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
PAUL J. TINDALL; NORMA L. TINDALL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Paul J. Tindall
422 RICK RD
Hampton, NJ 08827-4302
Norma L. Tindall
422 RICK RD
Hampton, NJ 08827-4302

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

An undivided 0.7674% interest in Unit 53 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,839.14, plus interest (calculated by multiplying \$1.02 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960334

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 8004947.0
FILE NO.: 22-027838
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
FREDERICK L. STEIN; LISA STEIN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Frederick L. Stein
108 S THOMAS AVE
Edwardsville, PA 18704-4419
Lisa Stein
108 S THOMAS AVE
Edwardsville, PA 18704-4419

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

An undivided 0.3274% interest in Unit 54 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,015.01, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by

ORANGE COUNTY

the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960175

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9025976.0
FILE NO.: 22-027845
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MATAIFALE A. TOEAINA; NICOLE TOEAINA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Mataifale A. Toeaina
337 FREMONT PEAK DR
Brentwood, CA 94513
Nicole Toeaina
14565 S SOMERSET CIR
Green Oaks, IL 60048-4883

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

An undivided 0.6090% interest in Unit 92B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,576.86, plus interest (calculated by multiplying \$0.90 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960330

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7048097.0
FILE NO.: 22-027984
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MAXIMO CABRAL JIMENEZ; CARMEN Z.M. RODRIGUEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Maximo Cabral Jimenez
7339 NW 54TH ST
RD # 38768
Miami, FL 33166
Carmen Z.M. Rodriguez
7339 54TH ST
38768
Miami, FL 33195-4875

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

An undivided 0.6569% interest in Unit 102B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,184.11, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

ORANGE COUNTY

11080-960198

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7068447.0
FILE NO.: 22-028034
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JAMES E. MINICHIELLO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: James E. Minichiello
16 STONEY BROOK RD
Methuen, MA 01844-1724

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

An undivided 0.3503% interest in Unit 112B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,267.37, plus interest (calculated by multiplying \$0.72 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960183

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7073788.0
FILE NO.: 22-028082
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
PATRICIA J. SORELL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Patricia J. Sorell
PO BOX 4367

Peabody, MA 01961-4367
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.5302% interest in Unit 145C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,850.47, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960171

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7025997.0
FILE NO.: 22-028092
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROBERT C. AUSTIN, II
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Robert C. Austin, II
16657 SOUTH BAUER RD
Grand Ledge, MI 48837

ORANGE COUNTY

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

An undivided 0.4379% interest in Unit 21C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,169.97, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960187

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7025997.1
FILE NO.: 22-028094
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROBERT C. AUSTIN, II
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Robert C. Austin, II
16657 SOUTH BAUER RD
Grand Ledge, MI 48837

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

An undivided 0.3941% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,516.84, plus interest (calculated by multiplying \$0.45 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960182

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 47808.0
FILE NO.: 22-028129
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MADELYN AYERS; NICK WINLAND
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Madelyn Ayers
76 N Paint St
Apt 1
Chillicothe, OH 45601-2418
Nick Winland
PO BOX 616

Bainbridge, OH 45612-0616
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0559% interest in Unit 14 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 to make payments as set forth in the Mortgage encumbering the

ORANGE COUNTY

Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,296.37, plus interest (calculated by multiplying \$5.84 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960126

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 15003761.2
FILE NO.: 22-029745
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MARK ROLAND ALDRIDGE;
JACQUELINE DIONE ALDRIDGE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Mark Roland Aldridge
429 E TARO LN
Phoenix, AZ 85024-2251
Jacqueline Dione Aldridge
429 E TARO LN
Phoenix, AZ 85024-2251

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

An undivided 0.4605% interest in Unit 68B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,702.59, plus interest (calculated by multiplying \$3.11 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960196

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 15003761.0
FILE NO.: 22-029746
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MARK ROLAND ALDRIDGE;
JACQUELINE DIONE ALDRIDGE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Mark Roland Aldridge
429 E TARO LN
Phoenix, AZ 85024-2251
Jacqueline Dione Aldridge
429 E TARO LN
Phoenix, AZ 85024-2251

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

An undivided 0.2233% interest in Unit 4 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,807.56, plus interest (calculated by multiplying \$5.11 times the number of days that have elapsed

(Continued on next page)

ORANGE COUNTY

since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960325

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15001470.0
FILE NO.: 22-030635

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

vs.
JAMES P. MCKINLEY; SUZANNE M. MCKINLEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: James P. McKinley
595 EGGERT RD
Buffalo, NY 14215-1223
Suzanne M. McKinley
595 EGGERT RD
Buffalo, NY 14215-1223

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

An undivided 0.2059% interest in Unit 1D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$13,023.13, plus interest (calculated by multiplying \$3.93 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960201

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15001470.1
FILE NO.: 22-030636

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

vs.
SUZANNE M. MCKINLEY; JAMES P. MCKINLEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Suzanne M. McKinley
595 EGGERT RD
Buffalo, NY 14215-1223
James P. McKinley
595 EGGERT RD
Buffalo, NY 14215-1223

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

An undivided 0.1433% interest in Unit 16D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,708.76, plus interest (calculated by multiplying \$2.09 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960176

NONJUDICIAL PROCEEDING TO

ORANGE COUNTY

FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15015833.0

FILE NO.: 22-030641
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
DELAINE WHITE BOIS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Delaine White Bois
1189 EPSON OAKS WAY
Orlando, FL 32837

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

An undivided 0.2233% interest in Unit 20E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,805.94, plus interest (calculated by multiplying \$6.10 times the number of days that have elapsed since November 8, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960190

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 14020168.1
FILE NO.: 22-030647

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

vs.
JUSTIN LENDON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Justin Lendon
1523 APPLE PIE RIDGE RD
Wheeling, WV 26003-7831

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

An undivided 0.2952% interest in Unit 6A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,086.80, plus interest (calculated by multiplying \$3.16 times the number of days that have elapsed since November 9, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960326

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 13005812.0
FILE NO.: 22-030654

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

vs.
ROBERT J. COWDEN; RACHEL L. COWDEN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Robert J. Cowden
31059 BEACH COVE DR
Millsboro, DE 19966-7233
Rachel L. Cowden
31059 BEACH COVE DR
Millsboro, DE 19966

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

ORANGE COUNTY

Disney's Grand Floridian Resort described as:

An undivided 0.0400% 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,592.31, plus interest (calculated by multiplying \$1.18 times the number of days that have elapsed since November 11, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960328

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 20-012898
FLEX COLLECTION OWNERS ASSOCIATION, INC., A FLORIDA NONPROFIT CORPORATION,
Lienholder,

vs.
SHAWNESSE NICOLE HERBERT
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Shawnesse Nicole Herbert, 20718 Ranch Mill Lane, Cypress, TX 77433
Flex Collection Owners Association, Inc., a Florida corporation not-for-profit, 1200 Bartow Road, Lakeland, FL 33801

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan will be offered for sale:

VOI Number: 502061-01, VOI Type: Annual, Number of VOI Ownership Points: 37000, 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 Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded July 20, 2022 as Document No. 20220444537 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.14 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,818.03.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,818.03. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959766

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 20-013314
FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
GARY E. MOZUR; DIANA M. MOZUR
Obligor

ORANGE COUNTY

TRUSTEE'S NOTICE OF SALE
TO: Gary E. Mozur, C/O MYERS, EICHELBERGER & RUSSO P.L., 5728 MAJOR BLVD, STE 735, Orlando, FL 32819

Diana M. Mozur, C/O MYERS, EICHELBERGER & RUSSO P.L., 5728 MAJOR BLVD, STE 735, Orlando, FL 32819

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 204338-01, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded July 20, 2022 as Document No. 20220444319 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.74 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,447.42.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,447.42. 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
11080-959714

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.
David R. Schaffer, et al.
Defendants. Case No.: 2021-CA-011223-O
Division: 39
Judge Vincent Falcone III

NOTICE OF SALE

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

Unit Week 09, in Unit 805, an Annual Unit Week in 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.: 0805-09A-402347)

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 October 31, 2022, in Civil Case No. 2021-CA-011223-O, pending in the Circuit Court in Orange County, Florida.

Michael E. Carleton (Florida Bar No.: 1007924)
Valerie N. Edgecombe Brown (Florida Bar No.: 10193)

Cynthia David (Florida Bar No.: 91387)
Shawn L. Taylor (Florida Bar No.: 0103176)
Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: mec@manleydeas.com
Attorney for Plaintiff
11080-959953

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

Palm Financial Services, Inc., a Florida Corporation
Plaintiff,

vs.
Monica L. Paglia-Stewart, et al.
Defendants. Case No.: 2022-CA-002012-O
Division: 39
Judge Vincent Falcone III

NOTICE OF SALE

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

An undivided 0.2846% interest in Unit 55A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as

ORANGE COUNTY

recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") (Contract No.: 5008098.5)

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 October 31, 2022, in Civil Case No. 2022-CA-002012-O, pending in the Circuit Court in Orange County, Florida.

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

Michael E. Carleton (Florida Bar No.: 1007924)
Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: c david@manleydeas.com
Attorney for Plaintiff
11080-959961

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.
Lucia Dayanny Da Costa Amorim, et al.
Defendants. Case No.: 2022-CA-002061-O
Division: 39
Judge Vincent Falcone III

NOTICE OF SALE

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

VOI Number 271205-01, 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.: 42-01-271205)

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 October 31, 2022, in Civil Case No. 2022-CA-002061-O, pending in the Circuit Court in Orange County, Florida.

Michael E. Carleton (Florida Bar No.: 1007924)
Valerie N. Edgecombe Brown (Florida Bar No.: 10193)

Cynthia David (Florida Bar No.: 91387)
Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: mec@manleydeas.com
Attorney for Plaintiff
11080-959972

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.
Kedra N. Gamble, et al.
Defendants. Case No.: 2022-CA-002959-O
Division: 36
Judge A. James Craner

NOTICE OF SALE AS TO COUNT(S) I, II

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

VOI Number 210839-01, an Annual Type, Number of VOI Ownership Points 150000 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.: 42-01-210839)

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 November 1, 2022, in Civil Case No. 2022-CA-002959-O, pending in the Circuit Court in Orange County, Florida.

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

Michael E. Carleton (Florida Bar No.: 1007924)
Shawn L. Taylor (Florida Bar No.: 0103176)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: c david@manleydeas.com
Attorney for Plaintiff
11080-959977

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,

(Continued on next page)

LEGAL ADVERTISEMENT

ORANGE COUNTY

IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff, vs. Dee A. Yard, et al. Defendants. Case No.: 2022-CA-003878-O

NOTICE OF SALE

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 247101-01, an Annual Type, Number of VOI Ownership Points 148100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-247101)

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 Bryan Daniel Stephenson AKA, Bryan D. Stephenson, deceased, et al.

NOTICE OF SALE

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 211413-01, an Annual Type, Number of VOI Ownership Points 78000 and VOI Number 211413-02, 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.: 42-01-211413)

NOTICE OF SALE

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 211413-01, an Annual Type, Number of VOI Ownership Points 78000 and VOI Number 211413-02, 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.: 42-01-211413)

NOTICE OF SALE AS TO COUNT(S) I, II

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 251902-01, 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,

LEGAL ADVERTISEMENT

ORANGE COUNTY

Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-251902) 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 October 31, 2022, in Civil Case No. 2022-CA-003886-O, pending in the Circuit Court in Orange County, Florida.

Michael E. Carleton (Florida Bar No.: 1007924)
Valerie N. Edgecombe Brown (Florida Bar No.: 10193)
Cynthia David (Florida Bar No.: 91387)
Shawn L. Taylor (Florida Bar No.: 0103176)
Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: mec@manleydeas.com
Attorney for Plaintiff
11080-959975

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. Tyrone Michael Pope, et al. Defendants. Case No.: 2022-CA-007104-O

NOTICE OF SALE AS TO COUNT(S) VII, VIII
Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 50-5352, an Annual Type, Number of VOI Ownership Points 1,100 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 50-5352)

NOTICE OF SALE AS TO COUNT(S) VII, VIII

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 50-5352, an Annual Type, Number of VOI Ownership Points 1,100 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 50-5352) 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 November 2, 2022, in Civil Case No. 2022-CA-007104-O, pending in the Circuit Court in Orange County, Florida. Cynthia David (Florida Bar No.: 91387) Valerie N. Edgecombe Brown (Florida Bar No.: 10193) Michael E. Carleton (Florida Bar No.: 1007924) Shawn L. Taylor (Florida Bar No.: 0103176) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: c david@manleydeas.com Attorney for Plaintiff 11080-959974

NOTICE OF SALE AS TO COUNT(S) V, VI

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 50-5826, an Annual Type, Number of VOI Ownership Points 660 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 50-5826) 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 November 2, 2022, in Civil Case No. 2022-CA-007104-O, pending in the Circuit Court in Orange County, Florida. Cynthia David (Florida Bar No.: 91387) Valerie N. Edgecombe Brown (Florida Bar No.: 10193) Michael E. Carleton (Florida Bar No.: 1007924) Shawn L. Taylor (Florida Bar No.: 0103176) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: c david@manleydeas.com Attorney for Plaintiff 11080-959968

NOTICE OF SALE AS TO COUNT(S) V, VI

Notice is hereby given that on December 13, 2022 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 50-5826, an Annual Type, Number of VOI Ownership Points 660 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 50-5826) 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 November 2, 2022, in Civil Case No. 2022-CA-007104-O, pending in the Circuit Court in Orange County, Florida. Cynthia David (Florida Bar No.: 91387) Valerie N. Edgecombe Brown (Florida Bar No.: 10193) Michael E. Carleton (Florida Bar No.: 1007924) Shawn L. Taylor (Florida Bar No.: 0103176) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: c david@manleydeas.com Attorney for Plaintiff 11080-959968

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY

LEGAL ADVERTISEMENT

ORANGE COUNTY

TRUSTEE
CONTRACT NO.: 0205-10A-907093
FILE NO.: 21-023598
VISTANA FALLS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder, vs. SALVATORE LAUDANO, AKA SALVATORE LAUDANO; ALEXIS LAUDANO Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Salvatore Laudano, AKA Salvatore Laudano
133 HIGHLAND AVENUE
Wallingford, CT 06492
Alexis Laudano
133 HIGHLAND AVENUE
Wallingford, CT 06492
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Falls Condominium described as: Unit Week 10, in Unit 205, an Annual Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,212.95, plus interest (calculated by multiplying \$1.38 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-959888

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 21-024212
VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder, vs. LARRY POSTEMA; KRISTI S. POSTEMA Obligor

TRUSTEE'S NOTICE OF SALE

TO: Larry Postema, 7228 HANCOCK RD, Montague, MI 49437
Kristi S. Postema, 7228 HANCOCK RD, Montague, MI 49437
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains Condominium will be offered for sale: Unit Week 16, in Unit 1432, an Annual Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 2, 2022 as Document No. 20220472164 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.32 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,526.92.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,526.92. 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 11080-959724

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-003021
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,

LEGAL ADVERTISEMENT

ORANGE COUNTY

Lienholder, vs. WILLIAM ZUKERAN ALEXANDRE; JULIANA CADRI SERAFIM ALFONSO Obligor

TRUSTEE'S NOTICE OF SALE

TO: William Zukeran Alexandre, PRACA XAVIER DA SILVEIRA, 180 AP 82, Sao Paulo, Sao Paulo 03190-030Brazil
Juliana Cadri Serafim Alfonso, PRACA XAVIER DA SILVEIRA, 180 AP 82, Sao Paulo, Sao Paulo 03190-030Brazil
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 241332-01, 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.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded February 6, 2018 as Document No. 20180071463 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$8,813.22, together with interest accruing on the principal amount due at a per diem of \$2.95, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,192.31.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,192.31. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959969

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-005742
FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder, vs. JENNIFER S. LAURENTIUS Obligor

TRUSTEE'S NOTICE OF SALE

TO: Jennifer S. Laurentius, 525 COUNTY ROAD 201, Crane Hill, AL 35053
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 207553-02, an Annual Type, Number of VOI Ownership Points 60000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499022 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.07 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,967.86.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,967.86. 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 11080-959780

NONJUDICIAL PROCEEDING TO

LEGAL ADVERTISEMENT

ORANGE COUNTY

FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 22-006977
FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder, vs. FRANCESCA LORETA MITCHELL Obligor

TRUSTEE'S NOTICE OF SALE

TO: Francesca Loreta Mitchell, 9610 W. COUNTRY CLUB DR., Sun City, AZ 85373
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 207408-01, an Even Biennial Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499017 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.35 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,649.78.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,649.78. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959747

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-007557
FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder, vs. ROCHELLE M. CHRISMON Obligor

TRUSTEE'S NOTICE OF SALE

TO: Rochelle M. Chrismon, 18266 MURPHY CIRCLE, Tinley Park, IL 60487
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 209201-01, 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.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499011 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,314.79.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,314.79. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

(Continued on next page)

ORANGE COUNTY

11080-959733

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-007585

FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

NEAL ARTHUR PERRY

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Neal Arthur Perry, C/O KELAHER, CONNELL & CONNOR, P.C.1500 U.S. HIGHWAY 17 NORTH, Surfside Beach, SC 29587

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 263055-02, 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.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499052 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.34 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,582.23.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,582.23. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959757

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-007713

FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

SHARON L. DESHIELDS; GEORGE E. DESHIELDS, JR.

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Sharon L. Deshields, 25 HEATHER CIRCLE, Nottingham, PA 19362

George E. Deshields, Jr., 25 HEATHER CIRCLE, Nottingham, PA 19362

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 224475-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499030 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.75 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,387.62.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,387.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

ORANGE COUNTY

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

11080-959738

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-007740

FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

JEAN CORDLE BEARDEN, AKA JEAN CORRDL BEARDEN

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Jean Cordle Bearden, AKA Jean Cordle Bearden, 2911 CHAUCER DR, Murfreesboro, TN 37129

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 254623-02, 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.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499040 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.44 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,647.49.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,647.49. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959726

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-007863

FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

SHIRLEY MAE WALL; ALAN HALDANE SCOTT

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Shirley Mae Wall, 16444 North 56th Place, Scottsdale, AZ 85254

Alan Haldane Scott, 16444 North 56th Place, Scottsdale, AZ 85254

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 224482-02, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded January 25, 2022 as Document No. 20220055103 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.75 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,393.81.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,393.81. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

ORANGE COUNTY

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959932

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-007925

FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

AJULUCHUKWU MARK ANUKWU; FRANCA OGECHI ANUKWU

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Ajuluchukwu Mark Anukwu, 3620 STONEHAM DRIVE NORTHWEST, Duluth, GA 30097

Franca Ogechi Anukwu, 7026 NASHVILLE ROAD, Lanham, MD 20706

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 221144-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499090 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.88 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,660.14.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,660.14. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959783

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-008078

FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

MARCIA MAGLALANG VILLAR; LAURO BUENSALIDO VILLAR

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Marcia Maglalang Villar, 12 GLEN COE DRIVE., Fletcher, NC 28732

Lauro Buensalido Villar, 12 GLEN COE DRIVE., Fletcher, NC 28732

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 256077-04, an Annual Type, Number of VOI Ownership Points 30500 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 16, 2022 as Document No. 20220499046 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.28 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,281.16.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,281.16. Said funds for cure or redemption must

ORANGE COUNTY

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

11080-959753

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008191

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

EDUARDO ALBERTO DERMARGOS NAMUR; RENATA DA SILVA SOUZA

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Eduardo Alberto Dermargos Namur, RUA DIONISIO PEDRELLINI 250, Sao Paulo, S.P. 05542-130Brazil

Renata Da Silva Souza, RUA DIONISIO PEDRELLINI 250, Sao Paulo, S.P. 05542-130Brazil

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 240678-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 16, 2018 as Document No. 20180030561 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,518.10, together with interest accruing on the principal amount due at a per diem of \$2.06, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,293.66.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,293.66. 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

11080-959720

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008239

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

JUSTIN MARTIN BYRNE

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Justin Martin Byrne, 20, CARRICKBROAD ROAD DROMINTEE, Newry, UK BT35 8TGUnited Kingdom

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 219811-01, an Odd Biennial 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.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 23, 2016 as Document No. 20160440724 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,503.54, together with interest accruing on the principal amount due at a per diem of \$2.46, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,346.62.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,346.62.

ORANGE COUNTY

Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959976

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008279

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

FRIDA GIULIANA YUEN

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Frida Giuliana Yuen, TOMASAL 753 #250, DPT 301 LAS COLINAS DE MONTECRICO SURCO, Lima, 33Peru

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 232479-01, 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.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 10, 2017 as Document No. 20170380358 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$8,063.86, together with interest accruing on the principal amount due at a per diem of \$2.54, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$10,067.06.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,067.06. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959936

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008319

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

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its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,604.21. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959923

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008320
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

ANA LILIAN GUTIERREZ VACA; LORGIO NUNEZ FARELL
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Ana Lilian Gutierrez Vaca, URB. SAN ANDRES C/B #3, Santa Cruz, Andres IbanezBolivia

Lorgio Nunez Farell, URB. SAN ANDRES C/B #3, Santa Cruz, Andres IbanezBolivia
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit, 1200 Bartow Road, Lakeland, FL 33801

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 240364-01, an Odd Biennial Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 16, 2018 as Document No. 20180225506 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,140.41, together with interest accruing on the principal amount due at a per diem of \$2.41, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,008.82. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,008.82. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959750

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008321
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

JUAN CARLOS SAORETTI; KARINA NOEMI SAORETTI
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Juan Carlos Saoretti, DR. RODOLFO MONTE 381, Moron, Buenos Aires 1708Argentina

Karina Noemi Saoretti, BAEZ 299 P.4 DPTO. B, C.A. De Buenos Aires, Buenos AiresArgentina

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 239536-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 4, 2018 as Document No. 20180006845 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the

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amount of \$7,425.86, together with interest accruing on the principal amount due at a per diem of \$2.08, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,121.88.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,121.88. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959929

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008322
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

LEONARDO ANDRES BASTIAS VASQUEZ; VANESSA NAYRE OLIVARES GUERRERO
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Leonardo Andres Bastias Vasquez, RODOLFO JARAMILLO #2718 COMUNA PADRE HURTADO, Santiago, Region Metropolitana 9720255Chile

Vanessa Nayre Olivares Guerrero, RODOLFO JARAMILLO #2718 COMUNA PADRE HURTADO, Santiago, Region Metropolitana 9720255Chile

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 238737-01, an Annual Type, Number of VOI Ownership Points 30500 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 February 20, 2018 as Document No. 20180101118 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,239.10, together with interest accruing on the principal amount due at a per diem of \$2.41, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,133.48.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,133.48. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959931

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008415
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

CHRISTIAN CHIKA EZEGOLO, AKA CHRISTIAN C. EZEGOLO; BLESSING CHIDIMMA EZEGOLO, AKA BLESSING C. EZEGOLO
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Christian Chika Ezegolo, AKA Christian C. Ezegolo, 2 MOBOLA CLOSE OFF FALOLU RD SURULERE, Lagos,Nigeria

Blessing Chidimma Ezegolo, AKA Blessing C. Ezegolo, 2 MOBOLA CLOSE OFF FALOLU RD SURULERE, Lagos,Nigeria
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 252750-01, an Even Biennial Type, Number of VOI Ownership Points 67100 and VOI Number 252750-02, 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.

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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 October 23, 2018 as Document No. 20180621280 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$22,365.41, together with interest accruing on the principal amount due at a per diem of \$7.49, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$27,197.18.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$27,197.18. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959746

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008424
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

CHERYLYN A. BELLINGER; ANDREW MCCOY
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Cherylyn A. Bellinger, 1779 ROSS ROAD, #96, Lyons, NY 14489

Andrew McCoy, 1779 ROSS ROAD, #96, Lyons, NY 14489

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 248960-01, an Annual Type, Number of VOI Ownership Points 71000 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 July 23, 2018 as Document No. 20180434520 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,567.31, together with interest accruing on the principal amount due at a per diem of \$2.93, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,794.12.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,794.12. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959727

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-008644
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

ALEXANDER NELSON
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Alexander Nelson, 32959 Sand Creek Drive, Wesley Chapel, FL 33543-4497

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 245337-01, 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.

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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 May 7, 2018 as Document No. 20180269084 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$6,194.43, together with interest accruing on the principal amount due at a per diem of \$2.57, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$8,176.87.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,176.87. 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
11080-959721

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-011289
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

JESSE HACKNEY
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Jesse Hackney, 2716 N. VERMONT AVE, Royal Oak, MI 48073

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 239291-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 3, 2018 as Document No. 20180005343 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$19,653.56, together with interest accruing on the principal amount due at a per diem of \$5.58, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$26,779.47.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$26,779.47. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959762

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-011338
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

ANN REALE
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Ann Reale, 65 BAMB HOLLOW ROAD, Middletown, NJ 07748-3259

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale: Unit Week 44, in Unit 0729, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public

Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

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Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511590 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,974.55.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,974.55. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959925

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-011359
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

RUSSELL REED
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Russell Reed, 8555 CITRUS AVE, C116, Fontana, CA 92336

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale: Unit Week 34, in Unit 0450, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511590 of the Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511590 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,824.55.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,824.55. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959926

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-011550
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.

RUSSELL REED
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Russell Reed, 8555 Citrus Avenue, C116, Fontana, CA 92336

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale: Unit Week 40, in Unit 0470, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official

Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

(Continued on next page)

ORANGE COUNTY

Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511590 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,824.55.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,824.55. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959725

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-011646

VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
JOSEPH AMSZYNSKI; ROSA M. SABINO-AMSZYNSKI
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Joseph Amyszynski, 211 FARQUHAR AVE., Yonkers, NY 10701-5606

Rosa M. Sabino-amyszynski, 211 FARQUHAR AVE., Yonkers, NY 10701-5606

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:

Unit Week 23, in Unit 0602, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 15, 2021 as Document No. 20210355314 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,793.23.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,793.23. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959973

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-011661

VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
WILHELMINA V. HOLDER
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Wilhelmina V. Holder, 13425 36TH AVENUE N, Plymouth, MN 55441

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:

Unit Week 52, in Unit 0671, an Annual

ORANGE COUNTY

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 the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 15, 2021 as Document No. 20210355314 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,987.98.

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 \$1,987.98. 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.

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959962

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 177069-23AL-801257

FILE NO.: 22-011688

VISTANA LAKES CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
ROBERTHA A. WILSON, AKA ROBERTHA WILSON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Robertha A. Wilson, AKA Robertha Wilson
2516 W. THOMPSON ST.
Philadelphia, PA 19121

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Lakes Condominium described as:

Unit Week 23, in Unit 1770, and Unit Week 23, in Unit 1769, an Annual Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,333.93, plus interest (calculated by multiplying \$1.13 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-959848

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-011970

VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
S. N. HANCOCK; MARLENE HANCOCK
Obligor

TRUSTEE'S NOTICE OF SALE

TO: S. N. Hancock, 1986 CR 661, Dayton, TX 77535

Marlene Hancock, 1986 CR 661, Dayton, TX 77535

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:

Unit Week 37, in Unit 0662, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and

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all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511590 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,807.71.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,807.71. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959764

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 0742-02A-313343

FILE NO.: 22-011990

VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
MARK GENGE, AKA M. GENGE;
DEANNE LEE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Mark Genge, AKA M. Genge

15 MEADOW ROAD

Paradise, Nf A1L2R2

Canada

Deanne Lee

15 MEADOW ROAD

Paradise, Newfoundland A1L2R2

Canada

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Spa Condominium described as:

Unit Week 02, in Unit 0742, in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,752.01, plus interest (calculated by multiplying \$0.86 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960022

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012044

VISTANA FALLS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
JOHN HELSON
Obligor

TRUSTEE'S NOTICE OF SALE

TO: John Helson, C/O MCCROSKEY LEGAL, 140 CENTENNIAL WAY, TUSTIN, CA 92780

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Falls Condominium will be offered for sale:

Unit Week 05, in Unit 0319, an Annual Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

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

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in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 10, 2021 as Document No. 20210347069 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.37 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,514.11.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,514.11. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959765

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012263

VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
SHIRLEY A. CLEMENCE
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Shirley A. Clemence, 52 CLEMENCE HILL RD., Southbridge, MA 01550

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains Condominium will be offered for sale:

Unit Week 29, in Unit 1517, in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 17, 2021 as Document No. 20210499505 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.90 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,927.04.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,927.04. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959767

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012296

VISTANA FOUNTAINS II CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
MARLENE S. GARDNER
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Marlene S. Gardner, 218 Shaker Lane, Forest, VA 24551

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains II Condominium will be offered for sale:

Unit Week 35, in Unit 1620, an Annual Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 18, 2021 as Document

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No. 20210364771 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.32 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,453.39.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,453.39. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.

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

11080-959759

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012350

VISTANA FALLS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
FRANK W. COLANGELO
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Frank W. Colangelo, 7 HANNAH WAY, Harwinton, CT 06791

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Falls Condominium will be offered for sale:

Unit Week 16, in Unit 0305, an Annual Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 10, 2021 as Document No. 20210347069 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.38 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,578.07.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,578.07. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

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

11080-959734

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012398

VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
ROBERT LAIRD JOYNT
Obligor

ORANGE COUNTY

August 20, 2021 as Document No. 20210511558 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,003.21.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,003.21. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959773

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012441
VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

WILLIAM N. GREEN; DONNA W. GREEN
Obligor

TRUSTEE'S NOTICE OF SALE

TO: William N. Green, 288 Antrim Avenue, Moore, SC 29369-9154
Donna W. Green, 288 Antrim Avenue, Moore, SC 29369

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains Condominium will be offered for sale:
Unit Week 47, in Unit 1525, in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 15, 2021 as Document No. 20210355186 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.90 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,966.46.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,966.46. 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
11080-959761

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 0265-50A-903195
FILE NO.: 22-012524
VISTANA FALLS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

ADRIAN SMITH, AKA ADRIAH SMITH;
ANNETTE SMITH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Adrian Smith, AKA Adria Smith
9 BOOLA PLACE
Westleigh 2120
Australia

Annette Smith
9 BOOLA PL
Westleigh 2120
Australia
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Falls Condominium described as:

Unit Week 50, in Unit 0265, an Annual Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public

ORANGE COUNTY

Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,853.90, plus interest (calculated by multiplying \$0.94 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960029

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 0013-38A-010658
FILE NO.: 22-012638

VISTANA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

CRYSTAL RENEE SMALL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Crystal Renee Small
190 CLAIRIDGE LANE
Lawrenceville, GA 30046

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Condominium described as:

Unit Week 38, in Unit 0013, an Annual 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,478.47, plus interest (calculated by multiplying \$0.68 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-960030

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012702

VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

RC CONCEPTS LLC, A LIMITED LIABILITY COMPANY
Obligor

TRUSTEE'S NOTICE OF SALE
TO: RC Concepts LLC, a Limited Liability Company, 2105 FISH EAGLE STREET, Clermont, FL 34714

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:
Unit Week 16, in Unit 0671, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511558 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,817.48.

The Obligor has the right to cure this default

ORANGE COUNTY

and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,817.48. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959785

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012704
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

MICHELE WEIMERSKIRCH
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Michele Weimerskirch, 25 Blue Grass Court, Davenport, IA 52802

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:
Unit Week 11, in Unit 0459, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 15, 2021 as Document No. 20210355223 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,817.43.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,817.43. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959934

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 0936-28A-412129
FILE NO.: 22-012824

VISTANA SPRINGS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

DELORES ALICE HALLOCK
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Delores Alice Hallock
TUNKHANNOCK MANOR
50 W TIOGA ST
Tunkhannock, PA 18657

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Springs Condominium described as:
Unit Week 28, in Unit 0936, an Annual Unit Week in 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')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending

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certified funds to the Trustee payable to the Lienholder in the amount of \$4,492.33, plus interest (calculated by multiplying \$1.32 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-959849

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012843

VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

SHIRLEY A. CLEMENCE
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Shirley A. Clemence, 52 CLEMENCE HILL RD., Southbridge, MA 01550

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains Condominium will be offered for sale:
Unit Week 12, in Unit 1422, an Annual Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 17, 2021 as Document No. 20210499582 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.90 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,927.04.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,927.04. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959963

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012863

VISTANA FOUNTAINS II CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

VICTORIA A. DOSTIE
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Victoria A. Dostie, 187 Wayside Road, Portland, ME 04102

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains II Condominium will be offered for sale:
Unit Week 26, in Unit 1478, an Annual Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 17, 2021 as Document No. 20210361153 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.90 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,104.23.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,104.23. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale,

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959739

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 22-012929
VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

DON R. ALLEN; MICHELLE ALLEN
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Don R. Allen, 5595 Brilliance Circle, Cocoa, FL 32926

Michelle Allen, 5595 Brilliance Circle, Cocoa, FL 32926

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Fountains Condominium will be offered for sale:
Unit Week 31, in Unit 1521, in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 17, 2021 as Document No. 20210499505 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.90 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,955.82.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,955.82. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959971

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-012979

VISTANA CASCADES CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

FRANCISCO REYES; FLORELEIDA ARIAS
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Francisco Reyes, CALLE SATURNO #2070 URB APOLO, Guaynabo, Puerto Rico 00969

Floreleida Arias, CALLE SATURNO #2070 URB APOLO, Guaynabo, Puerto Rico 00969

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Cascades Condominium will be offered for sale:
Unit Week 07, in Unit 2136, an Odd 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').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 16, 2021 as Document No. 20210358973 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.46 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,289.25.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending

(Continued on next page)

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certified funds to the Trustee payable to the Lienholder in the amount of \$1,289.25. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959729

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-013033
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DOUGLAS SENSIBAUGH; TERESA SENSIBAUGH
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Douglas Sensibaugh, 8743 SW 194TH COURT, Dunnellon, FL 34432
Teresa Sensibaugh, 8743 S W 194TH CT, Dunnellon, FL 34432

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:

Unit Week 43, in Unit 0745, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 15, 2021 as Document No. 20210355314 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,899.39.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,899.39. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959744

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-013054
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
PATRICIA ALMEIDA
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Patricia Almeida, 700 South Cashua Drive, #13D, Florence, SC 29501

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:

Unit Week 03, in Unit 0511, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded August 20, 2021 as Document No. 20210511558 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,806.71.

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

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certified funds to the Trustee payable to the Lienholder in the amount of \$1,806.71. 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
11080-959716

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 0904-06A-406945
FILE NO.: 22-013249
VISTANA SPRINGS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DEBORAH G. MONTGOMERY, AKA DEBORAH GRACE MONTGOMERY, TRUSTEE OF THE ROBERT D. MONTGOMERY AND DEBORAH G. MONTGOMERY REVOCABLE LIVING TRUST, DATED APRIL 22, 2011
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Deborah G. Montgomery, AKA Deborah Grace Montgomery, Trustee of the Robert D. Montgomery and Deborah G. Montgomery Revocable Living Trust, dated April 22, 2011
24933 JUNIOR ST.
Saint Clair Shores, MI 48080

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana Springs Condominium described as:

Unit Week 06, in Unit 0904, an Annual Unit Week in 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").

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,842.26, plus interest (calculated by multiplying \$1.73 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-959801

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-013279
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
OLIVER T. BATTLE; NORMA F. BATTLE
Obligor

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-013279
VISTANA SPA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
OLIVER T. BATTLE; NORMA F. BATTLE
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Oliver T. Battle, PO Box # 15315, Brooksville, FL 34604

Norma F. Battle, 7559 Stoney Run Drive, Unit 402, Hanover, MD 21076

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Spa Condominium will be offered for sale:

Unit Week 15, in Unit 0604, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 15, 2021 as Document No. 20210355364 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,853.33.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending

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certified funds to the Trustee payable to the Lienholder in the amount of \$1,853.33. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959722

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-013524
VISTANA CASCADES CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CELESTINA T. BOYDEN; JARROD F. BOYDEN
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Celestina T. Boyden, 31 COUNTY PLACE, Deer Park, NY 11729

Jarrod F. Boyden, 31 COUNTY PLACE, Deer Park, NY 11729

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Cascades Condominium will be offered for sale:

Unit Week 04, in Unit 2567, 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").

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 16, 2021 as Document No. 20210359131 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.65 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,183.36.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,183.36. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959732

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 42-01-276690
FILE NO.: 22-018086
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
ARNETHIA A. SMITH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Arnetia A. Smith
1501 LITTLE GLOUCESTER RD
APT L18
Blackwood, NJ 08012
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 276690-01, an Annual Type, Number of VOI Ownership Points 31000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for

ORANGE COUNTY

a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,608.06, plus interest (calculated by multiplying \$2.98 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-959878

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-018100
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
JANET LYNN PASHOLK
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Janet Lynn Pasholk, 1237 DRUID RD E, Clearwater, FL 33756

Flex Vacations Owners Association, Inc., a Florida Corporation not-for-profit, 1200 Bartow Road, Lakeland, FL 33801

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 276485-01, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded December 2, 2020 as Document No. 20200627575 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$18,718.57, together with interest accruing on the principal amount due at a per diem of \$6.74, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$21,955.73.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$21,955.73. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959924

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-018105
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
SHAVON T. JOHNS; TERENCE BULLARD
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Shavon T. Johns, 42 N MAPLE STREET, Woodbury, NJ 08096-2535

Terence Bullard, 42 N MAPLE STREET, Woodbury, NJ 08096-2535

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 286351-01, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded October 27, 2021 as Document No. 20210659952 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$17,706.44, together with interest accruing on the principal amount due at a per diem of \$7.29, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$21,297.14.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the

ORANGE COUNTY

Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$21,297.14. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959770

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 42-01-265860
FILE NO.: 22-018113
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
M. PATRICIA BUCHMAN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: M. Patricia Buchman
27 ASHMOOT DR
Framingham, MA 01701

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 265860-01, an Annual Type, Number of VOI Ownership Points 81000 and VOI Number 265860-02, an Annual Type, Number of VOI Ownership Points 81000 and VOI Number 265860-03, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale is issued.

Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-959891

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 42-01-248140
FILE NO.: 22-018168
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
JUDITH TERESA FORD; R. J. BATTERSHIELD
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Judith Teresa Ford
1465 WHITE PLAINS RD
Bronx, NY 10462

R. J. Battershield
1465 WHITE PLAINS RD
Bronx, NY 10462

Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 248140-01, 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.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending

(Continued on next page)

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certified funds to the Trustee payable to the Lienholder in the amount of \$6,669.60, plus interest (calculated by multiplying \$2.19 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Michael E. Carleton, Esq.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Shawn L. Taylor, 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
11080-959890

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-018172
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,

vs.
OCTAVIUS DAVIS
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Octavius Davis, 31 Sweet Charlie Road, Henning, TN 38041
Octavius Davis, 332 Sam Taylor Road, Henning, TN 38041
Octavius Davis, 304 E. McFarlin Ave., Henning, TN 38041

Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 285257-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 18, 2021 as Document No. 20210711176 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$14,419.50, together with interest accruing on the principal amount due at a per diem of \$5.44, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$17,226.54.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,226.54. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959736

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-269722
FILE NO.: 22-018199

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,

vs.
MALACHI WALTON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Malachi Walton
107 HUGHES AVENUE
Sanford, FL 32771
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 269722-01, an Annual Type, Number of VOI Ownership Points 51700 and VOI Number 269722-02, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder

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in the amount of \$20,399.70, plus interest (calculated by multiplying \$6.21 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960007

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-233574
FILE NO.: 22-018227

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,

vs.
**CHANTAL NIKITA WRIGHT;
JACQUELINE MICHELLE ROUSE**
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Chantal Nikita Wright
112 KRISTA LANE
Rocky Mount, NC 27803
Jacqueline Michelle Rouse
1222 FRANKLIN STREET
Goldsboro, NC 27530
Flex Vacations Owners Association, Inc.
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 233574-01, 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.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,837.87, plus interest (calculated by multiplying \$2.61 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960028

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-018248
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
MICHAELA NICHOL ALFORD
Obligor

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Michaela Nichol Alford, 7 BUCKHEAD CT, Durham, NC 27703
Notice is hereby given that on December 15, 2022 at 11:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 284759-01, an Odd Biennial 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.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 27, 2021 as Document No. 20210586208 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$13,380.54, together with interest accruing on the principal amount due at a per diem of \$5.50, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,264.57.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,264.57. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959715

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 42-01-214270
FILE NO.: 22-018319

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,

vs.
KAREN M. BAIRD; ALAN F. BAIRD
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Karen M. Baird
852 JEFFERSON WAY
Lewiston, NY 14092
Alan F. Baird
852 JEFFERSON WAY
Lewiston, NY 14092

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 214270-01, an Annual Type, Number of VOI Ownership Points 110000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$22,158.72, plus interest (calculated by multiplying \$6.56 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
Shawn L. Taylor, 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
11080-960017

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 42-01-283173
FILE NO.: 22-018337
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
ROSA ROSSI THOMAS; EDWARD WESLEY THOMAS, JR.
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Rosa Rossi Thomas
35 HARMONY ST
Bridgeport, CT 06606
Edward Wesley Thomas, Jr.
35 HARMONY ST
Bridgeport, CT 06606
Flex Vacations Owners Association, Inc., a Florida corporation not-for-profit
1200 Bartow Road
Lakeland, FL 33801

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 283173-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,465.28, plus interest (calculated by multiplying \$6.09 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960025

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-018595
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
NATHAN A. TATOR
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Nathan A. Tator, 85 Elliot Road, East Greenbush, NY 12061

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale:

An undivided 0.7893% interest in Unit 35A of the Bay Lake Tower at Disney's Contemporary Resort , a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 24, 2018 as Document No. 20180436067 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$21,016.44, together with interest accruing on the principal amount due at a per diem of \$7.20, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$24,248.42.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,248.42. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959748

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-020126
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ANTHONY THIELMAN; VICTORIA THIELMAN
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Anthony Thielman, 706 VAN NEST DR, Martinsville, NJ 08836-2205
Victoria Thielman, 706 VAN NEST DR, Martinsville, NJ 08836-2205
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.6377% interest in Unit 2D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 31, 2017 as Document No. 20170422119 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$32,291.53, together with interest accruing on the principal amount due at a per diem of \$15.92, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$38,597.53.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$38,597.53. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.

LEGAL ADVERTISEMENT

ORANGE COUNTY

Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959930

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-020159
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
KOLFINNA MIST AUSTFJORD; MAGNUS OLSEN WARNES
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Kolfinna Mist Austfjord, PARKVEIEN 8, Oslo, Oslo 350Norway
Magnus Olsen Warness, Parkveien 8, Oslo, Oslo 350Norway

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: An undivided 0.3718% interest in Unit 38 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 1, 2017 as Document No. 20170305502 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$23,078.99, together with interest accruing on the principal amount due at a per diem of \$7.90, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$26,313.89.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$26,313.89. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959718

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 14001970.0
FILE NO.: 22-020172
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
EMILY B. GOMEZ; JESUS GOMEZ GARCIA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Emily B. Gomez
2924 CIALELLA PASS
Saint Cloud, FL 34772-8872
Jesus Gomez Garcia
2924 CIALELLA PASS
Saint Cloud, FL 34772-8872

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.1690% interest in Unit 20 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,178.54, plus interest (calculated by multiplying \$3.58 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960004

(Continued on next page)

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16005199.0

FILE NO.: 22-021294

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

vs.

HALANIKUMATA MARIE FAUOLO

Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Halanikumata Marie Fauolo

7761 GREENBACK LN

APT 56

Citrus Heights, CA 95610-5838

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

An undivided 0.1479% interest in Unit 4C of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,490.34, plus interest (calculated by multiplying \$7.97 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-959784

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15009117.0

FILE NO.: 22-021317

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

vs.

ERIC J. WISE; AMANDA L. WISE

Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Eric J. Wise

211 SHORE AVE

Syracuse, NY 13209-1123

Amanda L. Wise

211 SHORE AVE

Syracuse, NY 13209-1123

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

An undivided 0.1771% interest in Unit 8E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$13,090.22, plus interest (calculated by multiplying \$5.33 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-959993

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 22-021318

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

vs.

MICHAEL COREY LOGAN; SHELLEY C. LOGAN

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Michael Corey Logan, 2583 N 370 E,

North Logan, UT 84341-1595

Shelley C. Logan, 1585 N 400 E, APT 627,

North Logan, UT 84341-7590

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando,

ORANGE COUNTY

Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2858% interest in Unit 6E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded May 8, 2018 as Document No. 20180272869 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,693.69, together with interest accruing on the principal amount due at a per diem of \$3.19, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,735.24.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,735.24. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959788

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 22-021323

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

vs.

JASON T. GALARY; STEPHANIE L. GALARY

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Jason T. Galary, 104 PARADISE LN, Rochester, MA 02770-4042

Stephanie L. Galary, 104 PARADISE LN, Rochester, MA 02770-4042

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2679% interest in Unit 4 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded February 13, 2018 as Document No. 20180086308 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$15,025.80, together with interest accruing on the principal amount due at a per diem of \$5.97, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$17,849.41.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,849.41. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959758

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 22-021329

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

vs.

SEAN THOMAS CORVINO; HEATHER N. CORVINO

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Sean Thomas Corvino, 131 CEABURN STANLEY DR, Clintwood, VA 24228-6887

Heather N. Corvino, 493 ROSE RDG, Clintwood, VA 24228-7705

Notice is hereby given that on December

ORANGE COUNTY

15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.3089% interest in Unit 1D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded October 11, 2017 as Document No. 20170554808 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$16,318.98, together with interest accruing on the principal amount due at a per diem of \$5.59, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$19,487.96.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,487.96. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

11080-959735

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15001205.0

FILE NO.: 22-021345

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

vs.

DOUGLAS M. GRUBER; JENNIFER E. GRUBER

Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Douglas M. Gruber

4658 BERWYN LN

Macungie, PA 18062-8251

Jennifer E. Gruber

4658 Berwyn lane

Macungie, PA 18062-8750

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

An undivided 0.9461% interest in Unit 2E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$45,264.16, plus interest (calculated by multiplying \$18.49 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-959802

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 7071919.1

FILE NO.: 22-021354

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

vs.

PAMELA A. ELDRIDGE-MERCOURIS; NICHOLAS E. MERCOURIS; ROBERTA ELDRIDGE

Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Pamela A. Eldridge-Mercouris

20 BAYWOOD LN

Bayport, NY 11705-1757

Nicholas E. Mercouris

20 BAYWOOD LN

Bayport, NY 11705-1757

Roberta Eldridge

20 BAYWOOD LN

ORANGE COUNTY

Bayport, NY 11705-1757

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

An undivided 0.1657% interest in Unit 143C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,186.20, plus interest (calculated by multiplying \$0.02 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-960002

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 7071919.0

FILE NO.: 22-021355

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

vs.

PAMELA A. ELDRIDGE-MERCOURIS; NICHOLAS E. MERCOURIS; ROBERTA ELDRIDGE

Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Pamela A. Eldridge-Mercouris

20 BAYWOOD LN

Bayport, NY 11705-1757

Nicholas E. Mercouris

20 BAYWOOD LN

Bayport, NY 11705-1757

Roberta Eldridge

20 BAYWOOD LN

Bayport, NY 11705-1757

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

An undivided 0.1657% interest in Unit 143C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,253.52, plus interest (calculated by multiplying \$0.02 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-959809

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 22-021381

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

vs.

FAITH M. WILSON

Obligor

TRUSTEE'S NOTICE OF SALE

TO: Faith M. Wilson, 2680 MIDDLETOWNE DR, Zachary, LA 70791-2867

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2233% interest in Unit 20E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded May 7, 2019

ORANGE COUNTY

as Document No. 20190

ORANGE COUNTY

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 17, 2015 as Document No. 20150135081 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,716.97, together with interest accruing on the principal amount due at a per diem of \$3.33, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,239.27.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,239.27. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959741

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-021404
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

Lienholder,

vs.

MATTHEW A. REEDY; DEBORAH ANN REEDY
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Matthew A. Reedy, 277 LONGVIEW LN, Kennett Square, PA 19348-1753
Deborah Ann Reedy, 277 LONGVIEW LN, Kennett Square, PA 19348

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.3089% interest in Unit 1B of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 31, 2017 as Document No. 20170422117 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$15,061.58, together with interest accruing on the principal amount due at a per diem of \$5.16, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$18,277.18.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$18,277.18. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959728

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15018019.3
FILE NO.: 22-021407

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

vs.

MICHAEL SIMON WARD; KIM WARD
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Michael Simon Ward
15 SPRINGFIELD CHASE
Norwich NR15 2WQ
United Kingdom

Kim Ward
15 SPRINGFIELD CHASE
Norwich NR15 2WQ
United Kingdom

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

An undivided 0.4301% interest in Unit 21C of Copper Creek Villas & Cabins at

ORANGE COUNTY

Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$22,413.41, plus interest (calculated by multiplying \$6.74 times the number of days that have elapsed since October 24, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959798

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15018593.0
FILE NO.: 22-021412

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

vs.

CHAD A. GARRELS, AKA CHAD GARRELS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Chad A. Garrels, AKA Chad Garrels
320 MCKNIGHT RD S
UNIT 116

Maplewood, MN 55119-6929

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

An undivided 0.4724% interest in Unit 21D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$37,249.26, plus interest (calculated by multiplying \$11.02 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959813

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-021420

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

vs.

KAITLIN M. MURDOCK, AKA KAITLIN MURDOCK
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Kaitlin M. Murdock, AKA Kaitlin Murdock, 1324 HEARTLAND CIR, Mulberry, FL 33860-6527

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2125% interest in Unit 7D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 23, 2018 as Document No. 20180433153 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$12,786.14, together with interest accruing on the principal amount due at a per diem of \$6.31, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,074.62.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee

ORANGE COUNTY

payable to the Lienholder in the amount of \$16,074.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959719

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-021451

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

vs.

CARINA CALDERON RODRIGUEZ
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Carina Calderon Rodriguez, 18541 Madrone Street, Hesperia, CA 92345-6624
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.1690% interest in Unit 54 of the Disney's Polynesian Villas & Bungalows (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 4, 2016 as Document No. 20160579131 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,588.29, together with interest accruing on the principal amount due at a per diem of \$4.73, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,828.48.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,828.48. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959740

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-027376

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

vs.

HILLARY T. GRABER
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Hillary T. Graber, 815 NE 6TH ST, Washington, IN 47501-1616

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2918% interest in Unit 19B of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 6, 2019 as Document No. 20190135135 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$14,514.30, together with interest accruing on the principal amount due at a per diem of \$5.96, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,965.28.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,965.28. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

ORANGE COUNTY

issued.

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959760

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-027379

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

vs.

PATRICIA LOPEZ
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Patricia Lopez, 100 Gateway Rd, Apt. 193N, Yonkers, NY 10703-1287

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2150% interest in Unit 5C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 18, 2018 as Document No. 20180425346 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,804.73, together with interest accruing on the principal amount due at a per diem of \$3.09, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,937.44.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,937.44. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959790

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 22-027380

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

vs.

MARIA DE LOS ANGELES SELLES CALDERIN
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Maria De Los Angeles Selles Calderin, PARQUE DE CONDELERO, 96 CALLE 7, Humacao, Puerto Rico 00791

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.1771% interest in Unit 8D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 27, 2018 as Document No. 20180445496 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,536.63, together with interest accruing on the principal amount due at a per diem of \$4.70, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,657.03.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,657.03. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale,

ORANGE COUNTY

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

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

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

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959742

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 8008160.0
FILE NO.: 22-027411

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

vs.

FRANK ZIEGLER; JOSEPHINE ZIEGLER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Frank Ziegler
34 YARMOUTH WAY
Gibbsboro, NJ 08026-1211

Josephine Ziegler
34 YARMOUTH WAY
Gibbsboro, NJ 08026-1211

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

An undivided 0.4429% interest in Unit 31 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,002.66, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959829

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9005075.0
FILE NO.: 22-027457

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

vs.

DOUGLAS L. SABOY; ANGELA D. SABOY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Douglas L. Saboy
702 PONDEROSA CT

Bel Air, MD 21014

Angela D. Saboy
702 PONDEROSA CT

Bel Air, MD 21014-5269

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

An undivided 0.4911% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,005.30, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the

ORANGE COUNTY

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960012

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7038856.0
FILE NO.: 22-027490
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
STEVEN M. HUIZAR
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Steven M. Huizar
2688 N CONGRESS RD
Camden, NJ 08104

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

An undivided 0.3284% interest in Unit 82B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,547.20, plus interest (calculated by multiplying \$0.47 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959831

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4018257.1
FILE NO.: 22-027491
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DAVID B. LIEBMAN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: David B. Liebman
12 SWANHILL DR
Baltimore, MD 21208-1927

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

An undivided 0.3777% interest in Unit 84C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,465.17, plus interest (calculated by multiplying \$0.43 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959882

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7072110.0
FILE NO.: 22-027508
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
NAMIKO FUJIOKA
Obligor(s)

ORANGE COUNTY**TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING**

TO: Namiko Fujioka
992-40 MIKKAICHI
Kurobeshi, Toyama 9380031
Japan

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

An undivided 0.3314% interest in Unit 144A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,362.48, plus interest (calculated by multiplying \$0.38 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959826

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7077081.0
FILE NO.: 22-027509
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
AYA FUKAMI
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Aya Fukami
561-15 ARAKU
Iruma-shi, Saitama 358-0031
Japan

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

An undivided 0.3503% interest in Unit 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,850.64, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959843

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7041098.0
FILE NO.: 22-027511
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
GERARDO CORTEZ HERNANDEZ
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Gerardo Cortez Hernandez
5733 WESTPORT COURT
West Vancouver, BC V7W2X9
Canada

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

An undivided 1.0949% 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

ORANGE COUNTY

County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,616.81, plus interest (calculated by multiplying \$1.78 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959825

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 16005098.0
FILE NO.: 22-027513
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DENIS RUCKEBUSCH; JESSICA RUCKEBUSCH; ISABELLE RUCKEBUSCH; LUKAS ALLIN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jessica Ruckebusch
6071 BURCHELL AVE
San Jose, CA 95120-3814
Denis Ruckebusch
6071 BURCHELL AVE
San Jose, CA 95120-3814
Isabelle Ruckebusch
6071 BURCHELL AVE
San Jose, CA 95120-3814
Lukas Allin
6071 BURCHELL AVE
San Jose, CA 95120-3814

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

An undivided 0.2218% interest in Unit 4A of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,468.78, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960024

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 16005319.0
FILE NO.: 22-027515
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
NAZREEN MERCHANT; SHARJEEL A. SURANI
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Sharjeel A. Surani
2076 HIDALGO LN
Frisco, TX 75034-3902
Nazreen Merchant
2076 HIDALGO LN
Frisco, TX 75034-3902

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

An undivided 0.4450% interest in Unit 4D of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right

ORANGE COUNTY

to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,202.53, plus interest (calculated by multiplying \$1.17 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959806

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9033718.0
FILE NO.: 22-027517
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JESSICA R. MCCULLAH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jessica R. McCullah
5021 W BEECHER ST
Indianapolis, IN 46241-4610

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

An undivided 0.1534% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$987.81, plus interest (calculated by multiplying \$0.22 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960003

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-027518
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
LAURA J. HORN; JENNIFER L. HORN
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Laura J. Horn, 174 HENRY ST, Teaneck, NJ 07666-3906
Jennifer L. Horn, 174 HENRY ST, Teaneck, NJ 07666-3906

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.1483% interest in Unit 1E of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 7, 2022 as Document No. 20220354344 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.41 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,504.22.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,504.22. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

ORANGE COUNTY

condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959768

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 16001350.0
FILE NO.: 22-027522
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
TAYLOR B. BOARDER; ZACHARY B. BOARDER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Zachary B. Boarder
4165 SANDERS VIEW
APT 108

Colorado Springs, CO 80916
Taylor B. Boarder
3733 TREE BARK LN
Snellville, GA 30039

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

An undivided 0.1479% interest in Unit 1F of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,430.20, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959782

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9021072.0
FILE NO.: 22-027523
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JANE A. ALMERO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jane A. Almero
16605 HIGHLAND AVE
APT 7G

Jamaica, NY 11432-2604
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.3683% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,635.86, plus interest (calculated by multiplying \$0.50 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

(Continued on next page)

ORANGE COUNTY

11080-959828

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7048546.0
FILE NO.: 22-027525
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
NEEL KANWAL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Neel Kanwal
PO BOX 213166
Dubai, Dubai 213166
Argentina

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

An undivided 0.4379% interest in Unit 103B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,176.09, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959827

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14002676.0
FILE NO.: 22-027536
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
PATRICIA C. VANDORN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Patricia C. Vandorn
113 EAGLE POINT CRES
Suffolk, VA 23434-9111

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.4147% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,154.10, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960010

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14025023.0
FILE NO.: 22-027545
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
HEATHER PIROG; JOHN PIROG
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Heather Pirog
75 SAINT JACQUES AVE

ORANGE COUNTY

Chicopee, MA 01020-4253

John Pirog
114 CARRIAGE RD
Chicopee, MA 01020-4253
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.1690% interest in Unit 30 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,377.39, plus interest (calculated by multiplying \$0.38 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959995

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14002676.1
FILE NO.: 22-027547
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
PATRICIA C. VANDORN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Patricia C. Vandorn
113 EAGLE POINT CRES
Suffolk, VA 23434-9111

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2704% interest in Unit 45 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,829.25, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960037

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14008324.0
FILE NO.: 22-027549
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,

vs.
GIDIVAL DE ANDRADE COSTA FILHO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Giderval De Andrade Costa Filho
15147 BRIDGEWATER CROSSINGS BL
Winter Garden, FL 34787-5592

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

ORANGE COUNTY

proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$942.38, plus interest (calculated by multiplying \$0.20 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960038

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 42690.0
FILE NO.: 22-027578
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
FRED C. BOTTOMLEY; DEBORAH C. BOTTOMLEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Fred C. Bottomley
364 HICKORY RD
N Attleboro, MA 02760-4419
Deborah C. Bottomley
364 HICKORY RD

North Attleboro, MA 02760-4419
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0998% interest in Unit 51 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,987.29, plus interest (calculated by multiplying \$0.65 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959883

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 36662.0
FILE NO.: 22-027589
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JUSTYN A. LEWIS; CATHERINE A. ZEIDNER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Justyn A. Lewis
50 BEEKMAN DR
Carmel, NY 10512
Catherine A. Zeidner
50 BEEKMAN DR

Carmel, NY 10512-5252
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.4037% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for

ORANGE COUNTY

a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,018.90, plus interest (calculated by multiplying \$0.67 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960019

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7825.1
FILE NO.: 22-027599
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
RICHARD M. BEUKE; ANNA MARIE K. BEUKE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Richard M. Beuke
605 E 6TH ST
Hinsdale, IL 60521-4712
Anna Marie K. Beuke
605 E 6TH ST

Hinsdale, IL 60521-4712
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0824% interest in Unit 36 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,866.04, plus interest (calculated by multiplying \$0.60 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959887

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4010781.0
FILE NO.: 22-027606
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MUMINAH N. ABDULLAH, AKA MUMINAH NUR ABDULLAH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Muminah N. Abdullah, AKA Muminah Nur Abdullah
7 Glenway Drive
The Hills, TX 78738-1565

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.3851% interest in Unit 15A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,323.36, plus interest (calculated by multiplying \$0.80 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.

ORANGE COUNTY

Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959997

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4029698.0
FILE NO.: 22-027614
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JENNIFER JO BECKER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Jennifer Jo Becker
1543 US HIGHWAY 61
Festus, MO 63028-4023

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.5766% interest in Unit 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,320.16, plus interest (calculated by multiplying \$0.80 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959853

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4012970.0
FILE NO.: 22-027623
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
BEVERLY A. FORD
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Beverly A. Ford
491 S KALISPELL WAY
#105
Aurora, CO 80017

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.5767% interest in Unit 19B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,330.91, plus interest (calculated by multiplying \$0.80 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960016

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4030273.0

(Continued on next page)

ORANGE COUNTY

FILE NO.: 22-027624
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JOSEPH P. TAPLER; JUDY A. TAPLER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Joseph P. Tapler
49 CIRCUI RT RD
Bellport, NY 11713-2336
Judy A. Tapler
49 CIRCUI RT RD
Bellport, NY 11713-2336

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.0481% interest in Unit 8A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$759.87, plus interest (calculated by multiplying \$0.12 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959854

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4007267.0
FILE NO.: 22-027627
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
NANCY SHORTRIDGE GREEN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Nancy Shortridge Green
23600 N HIGHWAY 1
Fort Bragg, CA 95437-8422
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.3822% interest in Unit 31B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,331.47, plus interest (calculated by multiplying \$0.80 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959996

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10023139.2
FILE NO.: 22-027630
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
SANDY A. HANNAH; JOHN P. HANNAH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Sandy A. Hannah
30 VINES RD

ORANGE COUNTY

Saco, ME 04072-1732
John P. Hannah
30 VINES RD
Saco, ME 04072-1732
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 0.2546% interest in Unit 67A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,317.49, plus interest (calculated by multiplying \$0.36 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960008

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4011552.0
FILE NO.: 22-027639
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
THOMAS W. BECKER; JENNIFER J. BECKER
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Thomas W. Becker
1543 US HIGHWAY 61
Festus, MO 63028-4023
Jennifer J. Becker
1543 US HWY 61
Festus, MO 63028

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.3704% interest in Unit 17B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,896.62, plus interest (calculated by multiplying \$0.61 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959998

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4011546.2
FILE NO.: 22-027653
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DAVID A. RAMPSON; KATHLEEN KELLY RAMPSON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: David A. Rampson
3108 WOODS EDGE DRIVE
Garnet Valley, PA 19060-1770
Kathleen Kelly Rampson
3108 WOODS EDGE DRIVE
Garnet Valley, PA 19060

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk

ORANGE COUNTY

Villas described as:
An undivided 0.5767% interest in Unit 48E of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,447.18, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959999

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 4023620.0
FILE NO.: 22-027682
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
BRANDON R. HARRIS; KRISTINA M. HARRIS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Brandon R. Harris
152 STATE ROUTE 3
Hannibal, NY 13074
Kristina M. Harris
152 STATE ROUTE 3
Hannibal, NY 13074

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:

An undivided 0.3246% interest in Unit 35A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,882.48, plus interest (calculated by multiplying \$0.61 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960015

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 40890.0
FILE NO.: 22-027696
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
AMY RIVERA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Amy Rivera
907 BUCK DR
Dover, DE 19901

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0670% interest in Unit 35 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 to pay condominium assessments and dues

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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,011.83, plus interest (calculated by multiplying \$0.67 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959994

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10010305.2
FILE NO.: 22-027702
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CORINA ALEJANDRA MILEO TROTTA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Corina Alejandra Mileo Trotta
799 CRANDON BLVD
APT 501

Key Biscayne, FL 33149-2651
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 0.6365% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,479.81, plus interest (calculated by multiplying \$0.87 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959847

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10023139.0
FILE NO.: 22-027713
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
SANDY A. HANNAH; JOHN P. HANNAH
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Sandy A. Hannah
30 VINES RD
Saco, ME 04072-1732
John P. Hannah
30 VINES RD
Saco, ME 04072-1732

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 0.2546% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to

ORANGE COUNTY

the Lienholder in the amount of \$1,316.05, plus interest (calculated by multiplying \$0.36 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959880

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10025261.0
FILE NO.: 22-027717
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DUO LIU
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Duo Liu
39 APPLEGREEN DR
Old Westbury, NY 11568-1202
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 1.0184% interest in Unit 20B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,092.34, plus interest (calculated by multiplying \$0.70 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960001

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10019172.0
FILE NO.: 22-027742
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CYNDY STADE-LIESKE; CARRISSA PICKIT
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Cyndy Stade-Lieske
2211 SIOUX TRL NW
Prior Lake, MN 55372-9012
Carrissa Pickit
2190 SIOUX TRL NW
Prior Lake, MN 55372-9007

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 1.5277% interest in Unit 58B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,881.29, plus interest (calculated by multiplying \$1.04 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.

(Continued on next page)

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ORANGE COUNTY

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960009

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 6000803.0
FILE NO.: 22-027750
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
BARBARA A. MINETTI; JOHN L. RABURN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Barbara A. Minetti
8386 NW 14TH CT
Coral Springs, FL 33071-6207
John L. Raburn
8386 NW 14TH CT
Coral Springs, FL 33071-6207
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:

An undivided 0.5710% interest in Unit 5 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,744.66, plus interest (calculated by multiplying \$0.97 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960013

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4019630.2
FILE NO.: 22-027761
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
KERRY L. CLARK
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Kerry L. Clark
12771 FALCON DR
Apple Valley, MN 55124-5078
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:

An undivided 0.3289% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,858.75, plus interest (calculated by multiplying \$0.57 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959884

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 8008726.0
FILE NO.: 22-027814
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.

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ORANGE COUNTY

PERLA RAMOS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Perla Ramos
16034 NE 10TH AVE
North Miami Beach, FL 33162-4455
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.9823% interest in Unit 45 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,998.23, plus interest (calculated by multiplying \$0.66 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960005

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 22-027826
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
SUSAN E. VELIVIL
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Susan E. Velivil, 8738 Parsons Hill Blvd, Wesley Chapel, FL 33545
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Beach Club Villas will be offered for sale:

An undivided 0.5011% interest in Unit 36 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 the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 7, 2022 as Document No. 20220354500 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.75 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,306.42.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,306.42. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959751

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 8000281.0
FILE NO.: 22-027836
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
YOLANDA AMAYA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Yolanda Amaya
101 North Upper Broadway Street
Apartment 1705
Corpus Christi, TX 78401-2750

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 8000281.0
FILE NO.: 22-027836
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
YOLANDA AMAYA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Yolanda Amaya
101 North Upper Broadway Street
Apartment 1705
Corpus Christi, TX 78401-2750

LEGAL ADVERTISEMENT

ORANGE COUNTY

YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 35 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,119.62, plus interest (calculated by multiplying \$0.71 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
11080-959856

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7007858.1
FILE NO.: 22-027848
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
SARAH A. MC NULTY; DANIEL J. HOCHBERG
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Sarah A. Mc Nulty
20 CHURCH ST
West Boylston, MA 01583-1603
Daniel J. Hochberg
20 CHURCH ST
West Boylston, MA 01583-1603
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.3069% interest in Unit 81E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,008.15, plus interest (calculated by multiplying \$0.22 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959858

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 6005871.0
FILE NO.: 22-027855
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ALI BECERRA; ROSANA BECERRA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Ali Becerra
CALLE DE LA PAZ # 17
COLONIA VALLE ESCONDIDO
Hermosillo Sonora 83200
Mexico
Rosana Becerra
CALLE DE LA PAZ # 17
COLONIA VALLE ESCONDIDO
Hermosillo, Sonora 83207
Mexico
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:

An undivided 0.4398% interest in Unit 37 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as

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ORANGE COUNTY

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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,836.16, plus interest (calculated by multiplying \$0.57 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960023

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 9028162.2
FILE NO.: 22-027860
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MARY FAITH ELLERBEE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Mary Faith Ellerbee
5438 LOCKWOOD RIDGE RD
Bradenton, FL 34206-0112
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Grand Floridian Resort described as:

An undivided 0.1067% interest in Unit 5B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$922.48, plus interest (calculated by multiplying \$0.19 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959807

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 22-027874
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
YESENIA CARMEN ENGRACIO; BRIAN ANTHONY ENGRACIO
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Yesenia Carmen Engracio, 13950 SW 279TH LN, Homestead, FL 33032-8569
Brian Anthony Engracio, 13950 SW 279TH LN, Homestead, FL 33032-8569
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 2.1257% interest in Unit 20C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 7, 2022 as Document No. 20220354183 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 \$3.21 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$8,139.29.

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ORANGE COUNTY

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,139.29. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959743

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15003550.0
FILE NO.: 22-027876
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
BALVINDER SINGH; SHALYIA ANDERSON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Balvinder Singh
510 BEAVERBROOK DRIVE
Gahanna, OH 43230
Shalyia Anderson
74B TARALLI TER
Framingham, MA 01702-7168
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.3542% interest in Unit 3C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,768.34, plus interest (calculated by multiplying \$0.55 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959777

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15015103.0
FILE NO.: 22-027880
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CARA TRACI SPERANDEO; DAVID J. SPERANDEO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Cara Traci Sperandeo
19 ELM CT
Montgomery, NY 12549-1532
David J. Sperandeo
19 ELM CT
Montgomery, NY 12549-1532
YOU ARE NOTIFIED THAT A TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.1792% interest in Unit 20B of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of

(Continued on next page)

ORANGE COUNTY

Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,141.76, plus interest (calculated by multiplying \$0.29 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959835

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7079527.1
FILE NO.: 22-027883
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
LEYDENTH R. CASANOVA VILLAZANA;
LEIDEN ANTONIA VILLAZANA DE CASANOVA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Leydenth R. Casanova Villazana
4TA AV ENTRE 1 Y 2 EDF ESPO 28
PISO 6 APT 6C
Caracas 1060
Venezuela
Leiden Antonia Villazana De Casanova
4TA AV ENTRE 1 Y 2 EDF ESPO 28
PISO 6 APT 6C
Caracas 1060
Venezuela

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

An undivided 0.2135% interest in Unit 5B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,570.36, plus interest (calculated by multiplying \$0.45 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959793

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 12034030.1
FILE NO.: 22-027884
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JOHN R. MANUEL; SUZANNE MANUEL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: John R. Manuel
239 KRAPE LN
Jersey Shore, PA 17740-7071
Suzanne Manuel
239 KRAPE LN
Jersey Shore, PA 17740-7071

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

An undivided 0.2059% interest in Unit 11 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,066.10, plus interest (calculated by multiplying \$0.26 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

ORANGE COUNTY

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959885

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 15000938.1
FILE NO.: 22-027893
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
VASILIOS PAPOUTSIS; VASSILIKI LIANOS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Vasilios Papoutsis
61 River Road
Brampton, Ontario L6X 0A8
Canada
Vassiliki Lianos
1205 MARTINS BLVD
Brampton, Ontario L6Y 0A1
Canada

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

An undivided 0.2361% interest in Unit 7D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,382.28, plus interest (calculated by multiplying \$0.38 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959791

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 15002587.0
FILE NO.: 22-027898
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DONNA LYNNE CHRISTIAN RUTLEDGE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Donna Lynne Christian Rutledge
6345 COUNTY ROAD 44
Carbon Hill, AL 35549-6340
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.2361% interest in Unit 2L of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,338.29, plus interest (calculated by multiplying \$0.38 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960000

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 15001824.0
FILE NO.: 22-027915
PALM FINANCIAL SERVICES, INC., A

ORANGE COUNTY

FLORIDA CORPORATION,
Lienholder,
vs.
SCOTT DANIEL GOODISON; JESSICA ANNE HYDE-WHITE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Scott Daniel Goodison
16 COVERT MEAD
Haywards Heath, Gb-eng RH17 6DP
United Kingdom
Jessica Anne Hyde-white
16 COVERT MEAD
Haywards Heath, Gb-eng RH17 6DP
United Kingdom

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

An undivided 0.4530% interest in Unit 1E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,120.90, plus interest (calculated by multiplying \$0.69 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959814

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7058625.1
FILE NO.: 22-027917
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
BRIAN N. MOORE; KAREN F. MOORE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Brian N. Moore
12 WALNUT RIDGE RD
Greenville, DE 19807-1600
Karen F. Moore
12 WALNUT RIDGE RD
Wilmington, DE 19807-1600

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

An undivided 0.3736% interest in Unit 8B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,453.46, plus interest (calculated by multiplying \$0.40 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959839

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7070088.0
FILE NO.: 22-027924
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
RICHARD D. LONG; MELANIE TEAGAN;
CAROL J. LONG
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Richard D. Long
3285 HAWKS RIDGE DR

ORANGE COUNTY

Lakeland, FL 33810-4012
Melanie Teagan
3910 SUNSET LAKE DRIVE
Lakeland, FL 33810
Carol J. Long
3285 HAWKS RIDGE DR
Lakeland, FL 33810-4012

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

An undivided 0.6740% interest in Unit 61B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,186.34, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959830

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 13010983.0
FILE NO.: 22-027929
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ALEXANDRE GLOUCHTEHNKO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Alexandre Glouchtehnko
427 GOLDEN ISLES DR
5G
Hallandale Beach
Hallandale Beach, FL 33009

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

An undivided 0.3202% interest in Unit 6B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,696.35, plus interest (calculated by multiplying \$0.53 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959810

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 15015840.0
FILE NO.: 22-027930
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
LINCON L. JOSEPH; TIFFANY M. SHELTON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Lincon L. Joseph
124-2738 158 ST
Surrey, British Columbia V3Z 3K3
Canada
Tiffany M. Shelton
124-2738 158 ST
Surrey, British Columbia V3Z 3K3
Canada

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

ORANGE COUNTY

An undivided 0.3070% interest in Unit 20A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,623.74, plus interest (calculated by multiplying \$0.48 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959789

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 13001159.0
FILE NO.: 22-027934
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
EDWIN CANSECO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Edwin Canseco
RIO GRANDE 551 VILA MARIANA
APT 92B
Sao Paulo, Sao Paulo 004018001
Brazil

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

An undivided 0.2135% 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")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,093.76, plus interest (calculated by multiplying \$0.69 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959792

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 13003233.0
FILE NO.: 22-027935
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
GRACE LEE
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Grace Lee
2345 N LINCOLN AVE
UNIT # 1811
Chicago, IL 60614

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

An undivided 0.1708% interest in Unit 1D of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below.

(Continued on next page)

ORANGE COUNTY

2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959842

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-027988
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MICHAEL J. MCNALLY; MARTHA A. MCNALLY
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Michael J. McNally, 14 BRISTOL RD, Wellesley, MA 02481-2727
Martha A. McNally, 14 BRISTOL RD, Wellesley Hills, MA 02481-2727

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.2189% interest in Unit 130B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 7, 2022 as Document No. 20220354378 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.38 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,437.74.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,437.74. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959709

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7077032.0
FILE NO.: 22-027995
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
GERARDO GUERRERO; KAREN L. GUERRERO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Gerardo Guerrero
3146 THOMAS PAINE DR
Missouri City, TX 77459-4868
Karen L. Guerrero
3146 THOMAS PAINE DR
Missouri City, TX 77459-4868

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

An undivided 0.4308% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,608.02, plus interest (calculated by multiplying \$0.48 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Valerie N. Edgecombe Brown, Esq.

ORANGE COUNTY

Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959803

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7059539.1
FILE NO.: 22-028001
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DAVID A. STEWART; DEBORAH F. STEWART
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: David A. Stewart
1 LARCHFIELD GARDENS
Dundee, Angus DD3 9UD
United Kingdom
Deborah F. Stewart
4 MALLAIG AVE
GOWRIE PARK
Dundee DD2 4TW
United Kingdom

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

An undivided 0.3503% interest in Unit 112B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,876.74, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959823

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7059539.0
FILE NO.: 22-028004
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DAVID A. STEWART; DEBORAH F. STEWART
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: David A. Stewart
1 LARCHFIELD GARDENS
Dundee, Angus DD3 9UD
United Kingdom
Deborah F. Stewart
4 MALLAIG AVE
GOWRIE PARK
Dundee DD2 4TW
United Kingdom

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

An undivided 0.3503% interest in Unit 112B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,876.74, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959800

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7031277.0
FILE NO.: 22-028029
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CORY R. CHISEL; ERIN L. CHISEL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Cory R. Chisel
2305 EAST HAMMOND AVE
Appleton, WI 54911
Erin L. Chisel
1519 N RANKIN ST
Appleton, WI 54911-3865

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

An undivided 0.5255% interest in Unit 28A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,881.10, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959850

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7044942.3
FILE NO.: 22-028040
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ERIK OVADIA; IRENE OVADIA
Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7073239.0
FILE NO.: 22-028044
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MICHAEL LINDI; EVA A. LINDI
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Erik Ovadia
7014 166TH ST
1ST FLOOR
Fresh Meadows, NY 11365-3228
Irene Ovadia
2944 WEST 5TH STREET
APT#14 P
Brooklyn, NY 11224

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

An undivided 0.1094% interest in Unit 95A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$971.33, plus interest (calculated by multiplying \$0.20 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959840

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7044942.1
FILE NO.: 22-028041
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ERIK OVADIA; IRENE OVADIA, AKA IRENE BELINSKY
Obligor(s)

ORANGE COUNTY

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Erik Ovadia
7014 166TH ST
1ST FLOOR
Fresh Meadows, NY 11365-3228
Irene Ovadia, AKA Irene Belinsky
2944 WEST 5TH STREET
APT#14 P
Brooklyn, NY 11224

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

An undivided 0.3284% interest in Unit 95A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,785.89, plus interest (calculated by multiplying \$0.55 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959845

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7073239.0
FILE NO.: 22-028044
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MICHAEL LINDI; EVA A. LINDI
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Michael Lindi
#2 4630 17th Ave NW
Edmonton, Alberta T6L 6H3
Canada
Eva A. Lindi
#2 4630 17th Ave NW
Edmonton, Alberta T6L 2H3
Canada

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

An undivided 0.4308% interest in Unit 145B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,631.94, plus interest (calculated by multiplying \$0.48 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959852

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7026705.0
FILE NO.: 22-028054
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
RAJENDRA ARJOON, AKA R. ARJOON; CHAZ ARJOON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Rajendra Arjoon, AKA R. Arjoon
1226 PEELAR CRESCENT
Lefroy, Ontario L0L1W0
Canada
Chaz Arjoon
1226 PEELAR CRESCENT
Lefroy, Ontario L0L1W0
Canada

ORANGE COUNTY

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

An undivided 0.3284% interest in Unit 51A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,113.10, plus interest (calculated by multiplying \$1.02 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959824

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-028055
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MARY M. MARTINEZ-RIGO; DAVID C. RIGO
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Mary M. Martinez-rigo, PO BOX 855, Scottsville, VA 24590
David C. Rigo, 6520 MALBROOK CT, Manassas, VA 20112
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.2463% interest in Unit 19B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 7, 2022 as Document No. 20220354378 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.55 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,879.76.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,879.76. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959708

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7012002.0
FILE NO.: 22-028056
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MICHAEL J. MCNALLY; MARTHA A. MCNALLY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Michael J. McNally
14 BRISTOL RD
Wellesley, MA 02481-2727
Martha A. McNally
14 BRISTOL RD
Wellesley Hills, MA 02481-2727
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following

(Continued on next page)

LEGAL ADVERTISEMENT**ORANGE COUNTY**

Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.4051% interest in Unit 19A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,042.47, plus interest (calculated by multiplying \$0.68 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgcombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959877

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7037387.0
FILE NO.: 22-028057
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JUAN A. TORRES-MEZQUITA; MARIA C. SERPA-RAMOS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Juan A. Torres-mezquita
CALLE CERVERA 14 A
RADAZUL
Tenerife 38109
Spain
Maria C. Serpa-ramos
4730 NW 5 STREET
Miami, FL 33126

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.3284% interest in Unit 77A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,979.64, plus interest (calculated by multiplying \$0.63 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgcombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959794

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 22-028061
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
COLIN A. WILKINSON; CHRISTINE M. WILKINSON
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Colin A. Wilkinson, 6020 Riverside Drive, Sandy Springs, GA 30328
Christine M. Wilkinson, 6020 RIVERSIDE DR, Sandy Springs, GA 30328
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale: An undivided 0.5055% interest in Unit 68B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 7, 2022 as Document

LEGAL ADVERTISEMENT**ORANGE COUNTY**

No. 20220354378 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.55 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,851.48.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,851.48. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgcombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959755

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7055985.0
FILE NO.: 22-028063
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JOSHUA OLANREWAJU; MODUPE TAIWO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Joshua Olanrewaju
P.O. BOX 574
Merredin, Western 6415
Australia
Modupe Taiwo
P O BOX 574
Merredin, Western Australia 6415
Australia

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

An undivided 0.5321% interest in Unit 118B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,893.45, plus interest (calculated by multiplying \$0.60 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgcombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959799

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7075836.0
FILE NO.: 22-028064
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
GEOFFREY HEARN; ASHTON HEARN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Geoffrey Hearn
149 CHICKASAW RUN
Woodstock, GA 30188-5712
Ashton Hearn
10722 ERIN VALE AVE
Baton Rouge, LA 70810-3022

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

An undivided 0.3314% interest in Unit 143A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida.

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The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,378.80, plus interest (calculated by multiplying \$0.38 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgcombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959796

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7074418.0
FILE NO.: 22-028065
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
REBECCA LYNN DYKES; JACK WILLIAM DYKES, JR.
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Rebecca Lynn Dykes
1140 EASTRIDGE DR
New Albany, IN 47150-2095
Jack William Dykes, Jr.
1140 EASTRIDGE DR
New Albany, IN 47150-2095
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.1657% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$943.05, plus interest (calculated by multiplying \$0.20 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgcombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959859

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7063720.0
FILE NO.: 22-028071
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ERIC S. SIMMONS; GEORGIA P. SIMMONS
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Eric S. Simmons
47 RIVER WOOD LOOP
Chico, CA 95926-3075
Georgia P. Simmons
47 RIVER WOOD LOOP
Chico, CA 95926-3075

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

An undivided 0.4379% interest in Unit 135A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,178.27, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must

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be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgcombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959846

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7072921.0
FILE NO.: 22-028077
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
YAYOI TAMURA; MIWA FUJII
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Yayoi Tamura
5-17-11-103 MAKUHARIHONGO
HANAMIGAWA-KU
Chiba-shi, Chiba 2620033
Japan
Miwa Fujii
2-6-6 MINAMI MISAKI
Funabashi-shi, Chiba 2740813
Japan

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.3503% interest in Unit 14A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,876.74, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgcombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959844

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7072676.0
FILE NO.: 22-028079
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
HIROE TAKEYAMA; SHINICHI TAKEYAMA
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Hiroe Takeyama
85-1-201 MORIMIYA-CHO
MORIYAMA-KU
Nagoya-shi, Aichi 463-0096
Japan
Shinichi Takeyama
10-4-4 IWANARIDAI
Kasugai-shi, Aichi 4870033
Japan

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

An undivided 0.5302% 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,876.74, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

LEGAL ADVERTISEMENT**ORANGE COUNTY**

Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959804

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7073677.0
FILE NO.: 22-028081
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROBERT E. KING
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Robert E. King
PO BOX 504
Kodiak, AK 99615

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.5302% interest in Unit 145C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,848.11, plus interest (calculated by multiplying \$0.59 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgcombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960011

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15002236.0
FILE NO.: 22-028098
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CARLOS WESLEY MOSES ARIAS; MARIA DEL CARMEN ARANGO DE MOSES
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Carlos Wesley Moses Arias
SANTA MARIA VINTAGE
APT 5
Panama City, Republic Of Panama 0831
Panama
Maria Del Carmen Arango De Moses
SANTA MARIA PH VINTAGE
TORRE A APT 5
REGIMIENTO JUAN DIAZ
Panama City
Panama

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

An undivided 0.6141% interest in Unit 2K of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,672.41, plus interest (calculated by multiplying \$0.93 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgcombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959815

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16000595.0
FILE NO.: 22-028108
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ROBERT E. KING
Obligor(s)

(Continued on next page)

ORANGE COUNTY

Lienholder,
vs.
TIMOTHY J. FRANK, JR.
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Timothy J. Frank, Jr.
1307 CASANDRA LOOP
Port Orchard, WA 98366-9101
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1854% interest in Unit 1E of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,133.80, plus interest (calculated by multiplying \$10.35 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959786

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 14016755.0
FILE NO.: 22-028109
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
KIMBERLY JEANESE GRIMSLEY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Kimberly Jeanese Grimsley
2232 Sorrel Lane
Winterville, NC 28590
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 63 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,502.52, plus interest (calculated by multiplying \$2.81 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960014

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-028110
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
ALEXIS DANIELLE TORRENCE
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Alexis Danielle Torrence, 1927 BIRCHCREST DR, Charlotte, NC 28205
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.1901% interest in Unit 44 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").
The default giving rise to the sale is the failure to make payments as set forth in

ORANGE COUNTY

the Mortgage encumbering the Timeshare Ownership Interest recorded June 22, 2016 as Document No. 20160322636 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,786.19, together with interest accruing on the principal amount due at a per diem of \$3.41, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,276.13.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,276.13. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959749

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 16009154.0
FILE NO.: 22-028112
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CATHY BLUMEL
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Cathy Blumel
27017 ESWARD DR
Calabasas, CA 91301-2322
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.5545% interest in Unit 6D of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$69,819.69, plus interest (calculated by multiplying \$30.52 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959805

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-028117
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
KEVIN ALLEN PHILLABAUM
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Kevin Allen Phillabaum, 329 MARUCA DR, Mount Pleasant, PA 15666-2134
Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.0845% interest in Unit 23 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "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 4, 2015 as Document No. 20150575703 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$4,682.94, together with interest accruing on the principal amount due at a per diem of \$2.31, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$6,004.22.

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

ORANGE COUNTY

the Lienholder in the amount of \$6,004.22. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959723

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 13009852.0
FILE NO.: 22-028118
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MORGAN S. DAVANZO; CHRISTOPHER A. DAVANZO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Morgan S. Davanzo
646 FAIRWAY DR
Covington, TN 38019-3593
Christopher A. Davanzo
646 FAIRWAY DR
Covington, TN 38019-3593

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

An undivided 0.3202% 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,565.54, plus interest (calculated by multiplying \$3.14 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959812

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-028120
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CATHERINE MORALES; MICHAEL MORALES, JR.
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Michael Morales, Jr., 76 CAMPBELL LN, East Islip, NY 11730-3622
Catherine Morales, 76 Campbell Ln, East Islip, NY 11730-3622

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.1267% interest in Unit 85 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 20, 2018 as Document No. 20180430432 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$10,876.63, together with interest accruing on the principal amount due at a per diem of \$4.47, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,789.15.

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 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,

ORANGE COUNTY

must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959712

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-028121
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MICHAEL MORALES, JR.; CATHERINE MORALES
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Michael Morales, Jr., 76 CAMPBELL LN, East Islip, NY 11730-3622
Catherine Morales, 76 Campbell Ln, East Islip, NY 11730-3622

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.1267% interest in Unit 85 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 1, 2018 as Document No. 20180453497 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$10,863.07, together with interest accruing on the principal amount due at a per diem of \$4.46, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,772.81.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,772.81. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959711

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-028122
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
CATHERINE MORALES; MICHAEL MORALES, JR.
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Catherine Morales, 76 Campbell Ln, East Islip, NY 11730-3622
Michael Morales, Jr., 76 CAMPBELL LN, East Islip, NY 11730-3622

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

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").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 30, 2013 as Document No. 20130466904 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$4,977.08, together with interest accruing on the principal amount due at a per diem of \$2.45, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$6,335.16.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale,

ORANGE COUNTY

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959710

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-028127
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
DIANE J. ROMZA-KUTZ
Obligor

TRUSTEE'S NOTICE OF SALE

TO: Diane J. Romza-Kutz, 12741 S La Grange Rd, Palos Park, IL 60464-1712

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

An undivided 0.3131% interest in Unit 2D of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded October 11, 2013 as Document No. 20130545096 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,955.21, together with interest accruing on the principal amount due at a per diem of \$2.51, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,528.67.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,528.67. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959776

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7018055.2
FILE NO.: 22-029739
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JANIS BUCKNOR; PHILIP BUCKNOR
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING

TO: Janis Bucknor
3770 VIRGINIA RD
Los Angeles, CA 90016-5857
Philip Bucknor
3770 VIRGINIA RD
Los Angeles, CA 90016-5857

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

An undivided 1.3813% interest in Unit 29 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,662.21, plus interest (calculated by multiplying \$1.81 times the number of days that have elapsed since November 1, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the

(Continued on next page)

ORANGE COUNTY

Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959819

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7018055.0
FILE NO.: 22-029740
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JANIS BUCKNOR; PHILIP BUCKNOR
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Janis Bucknor
3770 VIRGINIA RD
Los Angeles, CA 90016-5857
Philip Bucknor
3770 VIRGINIA RD
Los Angeles, CA 90016-5857

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 32B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,016.76, plus interest (calculated by multiplying \$1.10 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960020

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7018055.1
FILE NO.: 22-029741
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JANIS BUCKNOR; PHILIP BUCKNOR
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Janis Bucknor
3770 VIRGINIA RD
Los Angeles, CA 90016-5857
Philip Bucknor
3770 VIRGINIA RD
Los Angeles, CA 90016-5857

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 32B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,037.50, plus interest (calculated by multiplying \$1.11 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959855

NONJUDICIAL PROCEEDING TO

ORANGE COUNTY

FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15000089.0
FILE NO.: 22-029747
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
KYLE F. HOLLOWAY
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Kyle F. Holloway
86 REBECCA LN
Searcy, AR 72143

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.2059% interest in Unit 1A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,040.80, plus interest (calculated by multiplying \$3.45 times the number of days that have elapsed since November 4, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-960006

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 10015853.2
FILE NO.: 22-029751
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
RONALD ROCCUZZO; LAURIE A. ROCCUZZO
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Ronald Rocuzzo
23 ARDEN DR
Garrison, NY 10524
Laurie A. Rocuzzo
23 ARDEN DR
Garrison, NY 10524-3227

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:

An undivided 0.2546% interest in Unit 91A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,903.61, plus interest (calculated by multiplying \$0.39 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959881

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7034589.0
FILE NO.: 22-029768
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
VICTORIA L. CALDERON, AKA V. CALDERON
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Victoria L. Calderon, AKA V. Calderon

ORANGE COUNTY

11836 FREEMAN PL
Whittier, CA 90601-2952
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5474% interest in Unit 71A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,530.89, plus interest (calculated by multiplying \$0.89 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-959879

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7046901.0
FILE NO.: 22-029769
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
SUE ANNE HENRIKSEN
Obligor(s)

TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING
TO: Sue Anne Henriksen
30 KNICKERBOCKER RD
APT 22
Dumont, NJ 07628-2634

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.9854% interest in Unit 26C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,511.33, plus interest (calculated by multiplying \$0.47 times the number of days that have elapsed since October 31, 2022), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
11080-959832

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 22-029773
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
HARRY J. HAMMOND; MARLENE S. HAMMOND
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Harry J. Hammond, 209 EL PRADO, North Port, FL 34287
Marlene S. Hammond, 209 EL PRADO, North Port, FL 34287

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:
An undivided 0.6740% interest in Unit 117B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to the sale is the failure to pay assessments as set forth

ORANGE COUNTY

in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded July 11, 2022 as Document No. 20220421880 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.48 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,596.52.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,596.52. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959763

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 22-030638
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
MATTHEW R. MULL; KRISTEN E. MULL
Obligor

TRUSTEE'S NOTICE OF SALE
TO: Matthew R. Mull, 438 N 4TH ST, Hammonton, NJ 08037
Kristen E. Mull, 438 NORTH FORTH ST, Hammonton, NJ 08037

Notice is hereby given that on December 15, 2022 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2361% interest in Unit 8E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 19, 2018 as Document No. 20180555550 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$14,109.81, together with interest accruing on the principal amount due at a per diem of \$6.96, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,696.43.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,696.43. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-959717

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,

IN AND FOR ORANGE COUNTY, FLORIDA

Cynthia David, as Foreclosure Trustee for Palm Financial Services, Inc.
Plaintiff,
vs.
Un Young Jung; Minhee Yoon; ADJD Enterprises, LLC
Defendants. Case No.: 2021-CC-011897-0
Division: 76
Judge Andrew Bain

PUBLISH 4 CONSECUTIVE WEEKS NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT UN YOUNG JUNG AND MINHEE YOON

To:
UN YOUNG JUNG
113-1101GODEOCKRAMIANHILLSTATE
50 ARISU-RO 50GIL
GANGDONG-GU, Seoul 5229
KOREA, REPUBLIC OF
MINHEE YOON

ORANGE COUNTY

113-1101GODEOCKRAMIANHILLSTATE
50 ARISU-RO 50GIL
GANGDONG-GU, Seoul 5229
KOREA, REPUBLIC OF

and all parties claiming interest by, through, under or against Defendant(s) UN YOUNG JUNG AND MINHEE YOON, 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 0.2858% interest in Unit 6E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

Contract No.: 15006092.000
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on MICHAEL E. CARLETON, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 21st day of SEPTEMBER, 2022.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: 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:
MANLEY DEAS KOCHALSKI LLC
11080-957444

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,

IN AND FOR ORANGE COUNTY, FLORIDA

Cynthia David, as Foreclosure Trustee for Palm Financial Services, Inc.
Plaintiff,
vs.
George R. Taylor; JKCK Holdings, LLC
Defendants. Case No.: 2021-CC-013058-0
Division: 74
Judge Carly Sidra Wish

PUBLISH 4 CONSECUTIVE WEEKS NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT GEORGE R. TAYLOR

To:
GEORGE R. TAYLOR
3 KENNEDY WALK
TISDALL PLACE
LONDON SE17 1QL
UNITED KINGDOM

and all parties claiming interest by, through, under or against Defendant(s) GEORGE R. TAYLOR, 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 0.4911% 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')

Contract No.: 9027696.000
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on MICHAEL E. CARLETON, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 20 day of 09, 2022.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: Sharon Bennette
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:
MANLEY DEAS KOCHALSKI LLC
11080-957146