

**This instrument prepared by and return to:**  
Mantey Deas Kochalski LLC  
Cynthia David  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
File #: 21-000389

**TRUSTEE'S DEED**  
(721.855, 721.856 Fla. Stat.)

I, the undersigned Trustee, following a public sale and in consideration of the sum of \$7,200.00 do hereby **GRANT, SELL AND CONVEY** unto the highest bidder or its assignee, **dvc market llc** whose address is 6 Fawchase Court, The Woodlands, TX 77381-3414, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas in Orange County, Florida:

**An undivided 0.3069% interest in Unit 118A of 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.: 8007689.001**

This deed does not contain any warranties of title from the Trustee. The Certificate of Compliance related to the sale of the Timeshare Ownership Interest described herein is attached as Exhibit A.

Prior Owner: JEREMY L. WHEELER and LISA L. WHEELER  
Prior Deed Reference: Official Records dated July 3, 2012, recorded July 17, 2012, at Instrument Number 20120380792, and recorded in Book 10410, Page 9085, Orange County, FL records

Witnesses:

*[Handwritten signature of Valerie N. Edgcomb Brown]*  
*[Handwritten signature of Cynthia David, Esq.]*

Printed Name: Valerie N. Edgcomb Brown

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

Printed Name: SUSANA DUARTE

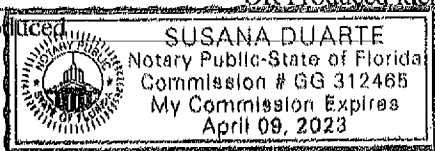
STATE OF FLORIDA        )  
  ) SS  
COUNTY OF ORANGE     )

The foregoing was acknowledged before me by means of physical presence by Cynthia David, Trustee pursuant to 721.82 Fla. Stat., on this 19 day of July, 2021

Notary Public SUSANA DUARTE

Personally Known    OR Produced identification     
Type of Identification Produced

NOTARY SEAL:  
21-000389 SSH1



**NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE**

**FILE NO.: 21-000389**

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

**Lienholder,**

**vs.**

**JEREMY L. WHEELER; LISA L. WHEELER**

**Obligor(s)**  
\_\_\_\_\_ /

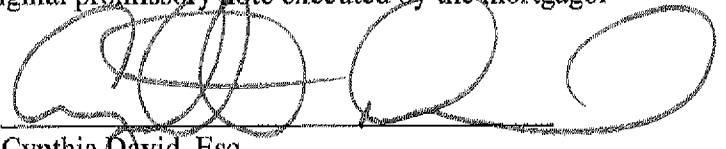
**TRUSTEE'S CERTIFICATE OF COMPLIANCE**  
**AS TO FORECLOSURE OF THE TIMESHARE OWNERSHIP INTEREST OF JEREMY L.**  
**WHEELER, AND LISA L. WHEELER ("OBLIGOR")**

I, the undersigned Trustee, certify that:

1. A Notice of Default and Intent to Foreclose was properly delivered and served. The Trustee's Affidavit of Service is attached hereto and incorporated herein as Exhibit A-1.
2. The Obligor did not cure the default secured by the Lien; the Trustee did not receive any written objection from the Obligor to the Lienholder's use of a Trustee foreclosure; and, the Timeshare Ownership Interest was not redeemed prior to the issuance of the Certificate of Sale.
3. A Notice of Sale was published in a newspaper of general circulation in Orange County at least once a week for two consecutive weeks before the sale date, and the last publication was more than five calendar days prior to the sale. The Affidavit of Publication for the Notice of Sale is attached hereto as Exhibit A-2.
4. The Notice of Sale was mailed by first class mail, postage prepaid, within three business days after being submitted for recording to the following: Jeremy L. Wheeler and Lisa L. Wheeler.
5. Pursuant to the Notice of Sale, a public sale was held on July 8, 2021 and a Certificate of Sale was executed and mailed to all persons entitled to receive the Notice of Sale.
6. The Trustee's Certificate of Disbursement is attached hereto as Exhibit A-3.

**EXHIBIT**  
**A**

- 7. No judicial action to enjoin the issuance of the Trustee Deed has been filed.
- 8. The Trustee is in possession of the original promissory note executed by the mortgagor and secured by the mortgage lien.



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

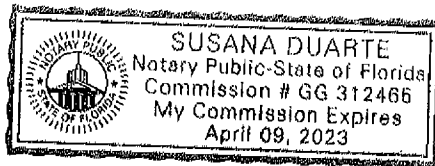
STATE OF FLORIDA     )  
                                   ) SS  
 COUNTY OF ORANGE    )

The foregoing was acknowledged before me by means of physical presence by Cynthia David, Trustee pursuant to 721.82 Fla. Stat., on this 19 day of July, 2021

\_\_\_\_\_  
 Notary Public                    **SUSANA DUARTE**

Personally    Known          ✓                          OR    Produced    identification  
 \_\_\_\_\_  
 Type of Identification Produced \_\_\_\_\_

NOTARY SEAL:



**NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE**

**FILE NO.: 21-000389**

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

**Lienholder,**

**vs.**

**JEREMY L. WHEELER; LISA L. WHEELER**

**Obligor(s)**

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**TRUSTEE'S AFFIDAVIT OF SERVICE**

Now comes the undersigned affiant and hereby states as follows:

1. Affiant is an Attorney-at-Law licensed to practice in the State of Florida and is the Trustee for the Lienholder in this proceeding.

2. The information in this affidavit is taken from the Trustee's business records. I have personal knowledge of the procedures for creating and maintaining these records. They were: (a) made at or near the time of the occurrence of the matters set forth therein by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of the Trustee's regularly conducted business activities; and (c) created by Trustee as a regular practice.

3. The nature of the proceeding is a Trustee Non-Judicial Proceeding to foreclose a Mortgage, and the Lienholder is solely seeking in rem relief.

4. The Trustee caused a copy of the Notice of Default and Intent to Foreclose to be placed in a sealed envelope and sent via first-class mail, with appropriate postage and the return address placed on the envelopes, and via certified mail, registered mail, or permitted delivery services, with return receipt requested, appropriate postage, and the return address placed on the envelopes to the Notice Address and any other addresses discovered through a Diligent Search and Inquiry. A copy of the Affidavit of Diligent Search is attached hereto.

5. The Notice of Intent to Foreclose addressed to Jeremy L. Wheeler and Lisa L. Wheeler was returned as undeliverable, returned, unclaimed, or refused or the Trustee was unable, in good faith, to ascertain that Jeremy L. Wheeler and Lisa L. Wheeler was the person who signed the return receipt.

6. The Trustee caused a Diligent Search and Inquiry to be performed in attempts to locate additional addresses not previously attempted; however, the Trustee was unable to locate a previously attempted address.

21-000389\_SSH1

**EXHIBIT  
A-1**



**NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE**

**CONTRACT NO.: 8007689.001**

**FILE NO.: 21-000389**

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

**Lienholder,**

**vs.**

**JEREMY L. WHEELER; LISA L. WHEELER**

**Obligor(s)**

**AFFIDAVIT OF DILIGENT SEARCH**

**STATE OF OHIO        )  
                              ) SS  
COUNTY OF FRANKLIN )**

Now comes the undersigned affiant and hereby states as follows:

1. Manley Deas Kochalski LLC ("MDK") is counsel to the Lienholder.
2. I am employed by MDK as a Legal Assistant. I am over the age of eighteen (18) years and am competent to testify to the matters stated in this affidavit.
3. The information in this affidavit is taken from MDK's business records, including a review of information received from Lienholder and results of the below identified searches. I have personal knowledge of MDK's procedures for creating and maintaining these records. They were: (a) made at or near the time of the occurrence of the matters set forth information transmitted by persons with personal knowledge; (b) kept in the course of MDK's regularly conducted business activities; and (c) created by MDK as a regular practice.
4. JEREMY L. WHEELER is over the age of 18 years old.
5. LISA L. WHEELER is over the age of 18 years old.

EADS

6. A diligent search and inquiry to discover the current residence of Obligor has been made.
7. The following summarize the actions undertaken to make the diligent search and inquiry to discover the current residence of Obligor:
  - a. Inquiry of Social Security Information
    - i. JEREMY L. WHEELER - SSN Identified
  - b. Inquiry of Social Security Information
    - i. LISA L. WHEELER - SSN Identified
  - c. Telephone listings in the last known locations of Obligor's residence
  - d. Internet people finder search
    - i. Google.com
    - ii. TruePeopleSearch.com
  - e. Inquiry to determine if Obligor is in military service
  - f. Inquiry to determine if obligor has filed bankruptcy (PACER search)
8. Service was attempted as follows:
  - a. Jeremy L. Wheeler, 471 US Highway 23 North, Prestonsburg, KY 41653-8647, United States of America via Certified Mail
  - b. Jeremy L. Wheeler, 2855 Gulf To Bay Boulevard, Apartment 5210, Clearwater, FL 33759, United States of America via Certified Mail
  - c. Lisa L. Wheeler, Po Box 1745, Prestonsburg, KY 41653, United States of America via Certified Mail
  - d. Lisa L. Wheeler, 11 Dalewood Lane, Prestonburg, KY 41653, United States of America via Certified Mail
  - e. Lisa L. Wheeler, 2855 Gulf To Bay Boulevard, Apartment 5210, Clearwater, FL 33759, United States of America via Certified Mail
9. JEREMY L. WHEELER's current residence is in some state or country other than Florida and their last known address is 471 US Highway 23 North, Prestonsburg, KY 41653-8647, United States of

America.

10. LISA L. WHEELER's current residence is in some state or country other than Florida and their last known address is Po Box 1745, Prestonsburg, KY 41653, United States of America.

I understand that I am swearing or affirming under oath to the truthfulness of the claims made in this affidavit and that the punishment for knowingly making a false statement includes fines and/or imprisonment.

  
\_\_\_\_\_

Signature

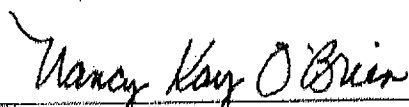
  
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Bryn Schumm  
Legal Assistant  
Manley Deas Kochalski LLC

3/172021  
\_\_\_\_\_

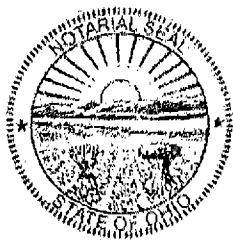
Date

Sworn to/affirmed and subscribed before me, a notary public, by Bryn Schumm on this 17 day of March, 2021.

  
\_\_\_\_\_

Notary Public

NOTARY SEAL:



NANCY KAY O'BRIEN  
Notary Public, State of Ohio  
My Commission Expires 05-28-2023



**LA GACETA NEWSPAPER**

Published Weekly  
**ORLANDO, ORANGE COUNTY, FLORIDA**

**STATE OF FLORIDA  
COUNTY OF ORANGE**

Before the undersigned authority personally appeared Brandon Bressner, who under oath says he is a registered representative of *La Gaceta Newspaper*, a weekly newspaper published in Orlando, Orange County, Florida, that the attached copy of advertisement, being a legal notice in the matter of:

FILE NO.: 21-000389

**PALM FINANCIAL SERVICES, INC.**  
vs.  
**JEREMY L. WHEELER; LISA L. WHEELER**

in the Circuit Court, was published in said newspaper in the issues of  
March 26; April 2, 2021

Affiant further says that the said *La Gaceta Newspaper* is a newspaper published at Orlando, in said Orange County, Florida, and that the said newspaper has heretofore been continuously published in said Orange County, Florida, each week and has been entered as periodical matter at the post office in Orlando in said Orange County, Florida, for a period of 1 year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

  
\_\_\_\_\_  
Signature of Affiant

Sworn to and subscribed before me this 2nd day of April, 2021.

  
\_\_\_\_\_  
Signature of Notary

Personally known X or produced identification \_\_\_\_\_

Type of identification produced \_\_\_\_\_

Name of Notary typed printed or stamped



NONJUDICIAL PROCEEDING TO FORE-  
CLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 8007689.001  
FILE NO.: 21-000389  
PALM FINANCIAL SERVICES, INC., A  
FLORIDA CORPORATION,

Lienholder,  
vs.  
JEREMY L. WHEELER; LISA L. WHEELER  
Obligor(s)

**TRUSTEE'S NOTICE OF FORECLOSURE PROCEEDING**

TO:  
Jeremy L. Wheeler  
471 US Highway 23 North  
Prestonsburg, KY 41653-8647  
Lisa L. Wheeler  
Po Box 1745  
Prestonsburg, KY 41653

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 0.3089% interest in Unit 118A of 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 \$3,742.79, plus interest (calculated by multiplying \$0.73 times the number of days that have elapsed since March 17, 2021), 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: 407-404-5268  
Telecopier: 614-220-6613  
11080-918462

LA GACETA NEWSPAPER

Published Weekly
ORLANDO, ORANGE COUNTY, FLORIDA

STATE OF FLORIDA
COUNTY OF ORANGE

Before the undersigned authority personally appeared Brandon Bressner, who under oath says he is a registered representative of La Gaceta Newspaper, a weekly newspaper published in Orlando, Orange County, Florida, that the attached copy of advertisement, being a legal notice in the matter of:

FILE NO.: 21-000389

PALM FINANCIAL SERVICES, INC.
vs.
JEREMY L. WHEELER; LISA L. WHEELER

in the Circuit Court, was published in said newspaper in the issues of
June 11, 18, 2021

Affiant further says that the said La Gaceta Newspaper is a newspaper published at Orlando, in said Orange County, Florida, and that the said newspaper has heretofore been continuously published in said Orange County, Florida, each week and has been entered as periodical matter at the post office in Orlando in said Orange County, Florida, for a period of 1 year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

[Handwritten signature of affiant]

Signature of Affiant

Sworn to and subscribed before me this 18th day of June 2021.

[Handwritten signature of Notary]

Signature of Notary

Personally known [X] or produced identification

Type of identification produced

Name of Notary typed printed or stamped

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 8007680.001
FILE NO.: 21-000389
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JEREMY L. WHEELER; LISA L. WHEELER
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO:
Jeremy L. Wheeler, 471 US Highway 23 North, Prestonsburg, KY 41663-8647
Lisa L. Wheeler, P.O. Box 1746, Prestonsburg, KY 41663
Notice is hereby given that on July 8, 2021, at 10:00 AM, in the offices of Marley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1640, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:
An undivided 0.3089% interest in Unit 118A of Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded July 17, 2012 in Instrument Number 20120380793 of the Public Records of Orange County, Florida (the "Lien"). The amount secured

by the Lien is the principal of the mortgage due in the amount of \$2,490.83, together with interest accruing on the principal amount due at a per diem of \$0.73, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$3,875.28 ("Amount Secured by the Lien").
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 \$3,875.28. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amount 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
11080-921689



**NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE**

**FILE NO.: 21-000389**

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

**Lienholder,**

**vs.**

**JEREMY L. WHEELER; LISA L. WHEELER**

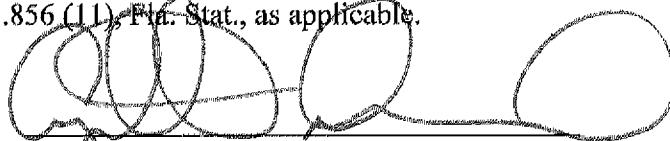
**Obligor(s)**

**TRUSTEE'S CERTIFICATE OF DISBURSEMENT**

The undersigned Trustee hereby certifies that **DVC MARKET LLC** was the highest bidder or its assignee at the public foreclosure sale of the following described Timeshare Ownership Interest:

**AN UNDIVIDED 0.3069% INTEREST IN UNIT 118A OF 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')**

and that the amount of the highest and best bid was MORE than the amount due according to the Notice of Default and Intent to Foreclose served herein plus per diem interest and other amounts due or credited. Therefore, I as Trustee received the amount which was bid, and will make disbursements pursuant to § 721.855 (11) or § 721.856 (11), Fla. Stat., as applicable.



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