IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL
CIRCUIT IN AND FOR LAKE COUNTY, FLORIDA.
CIVIL DIVISION

CASE NUMBER: 35-2025-CA-000776-AXXX-01

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE OF MILL CITY MORTGAGE LOAN TRUST 2018-3,
Plaintiff,
vs.

BARBARA G. YARROW; ROYAL HIGHLANDS PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NUMBER 1; UNKNOWN TENANT NUMBER 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE OF SALE
PURSUANT TO CHAPTER 45

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated November 14, 2025, and entered in Case Number 35-2025-CA-000776-AXXX-01 of the Circuit Court in and for Lake County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE OF MILL CITY MORTGAGE LOAN TRUST 2018-3 is Plaintiff and BARBARA G. YARROW; ROYAL HIGHLANDS PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NUMBER 1; UNKNOWN TENANT NUMBER 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, I will sell to the highest and best bidder for cash the First Floor Information Desk at the Lake County Judicial Center, 550 West Main Street, Tavares, Florida., 11:00 a.m., on January 20, 2026, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 765, ROYAL HIGHLANDS PHASE 1-D, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 41, PAGES 49 THROUGH 54, OF THE PUBLIC RECORDS OF LAKE COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

In accordance with the Americans with Disabilities Act of 1990, persons needing special accommodation to participate in this proceeding should contact the Clerk of the Court not later than five business days prior to the proceeding at the Lake County Judicial Center. Telephone 352-742-4100 or 1-800-955-8770 via Florida Relay Service.

DATED at Tavares, Florida, on November 17, 2025.

GARY J COONEY
As Clerk, Circuit Court

By: /s/ Shari Durham
As Deputy Clerk

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