CHARLOTTE COUNTY LEGAL NOTICES

25-00714T

FIRST INSERTION

Notice Under Fictitious Name

Notice is hereby given that the undersigned, pursuant to Florida Statute 865.09, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice, the fictitious name, to-wit:

The Aesthetics Lounge and Spa Under which we are engaged in business at:

13435 S. McCall Rd. Unit 16 PMB 234

Port Charlotte, FL 33981

That the party interested in said business enterprise is as follows:

Zen Jen Aesthetics and Design, LLC Dated at Charlotte County, Florida

July 18, 2025

FIRST INSERTION

State of Florida Department of Environmental Protection Notice of Draft Permit

The Department of Environmental Protection hereby provides notice that it has prepared a draft permit for the proposed project as detailed in the application, subject to the conditions specified in the draft permit and summarized below. The applicant, MSKP Town and Country Utility, LLC, William R. Vander May, Vice President, 4500 PGA Boulevard, Suite 400, Palm Beach Gardens, Florida 33418 applied on Sep 24, 2024, for a Class I injection well construct and operationally test permit. The project is located at MSKP Town and Country Utility Water Treatment Plant, 12150 State Road 31, Punta Gorda, Florida 33982, in Charlotte County (File 0294077-002-UC/1I, WACS ID 99130).

The permittee will construct and operationally test one non-hazardous Class I injection well, IW-1, and associated dual-zone monitor well DZMW-1 for the disposal of reverse osmosis wastewater from the Town and Country Water Treatment Plant and domestic was tewater treated to high-level disinfection standards from a future $\,$ was tewater treatment facility. The maximum injection rate for IW-1 shall be $5{,}132$ gallons per minute and the maximum injection volume for IW-1 shall be 7.39 millong per minute and the maximum injection volume for IW-1 shall be lion gallons per day. The injection well is constructed with a 24-inch diameter steel casing set to 2,650 feet below land surface (bls), a 16-inch diameter fiberglass-reinforced plastic tubing set to 2,650 feet bls with a cemented annulus, and total depth of 3,600 feet bls. The dual-zone monitor well DZMW-1 will be completed in the Ocala Limestone from 1,050 to 1,100 feet bls Avon Park Formations of the Upper Floridan Aquifer from 1,700 to 1,750 feet bls.

The Department has permitting jurisdiction under Chapter 403 of the Florida Statutes and the rules adopted thereunder. The project is not exempt from permitting procedures. The Department has determined that an Underground Injection Control permit is required for the proposed work.

Any interested person may submit written comments on the draft permit and may request a public meeting within 30 days after publication of this public notice. A request for a public meeting shall be submitted in writing and shall state the nature of the issues proposed to be raised in the meeting. If a public meeting is later scheduled, there will be another 30-day notice period for that meeting. Written comments or a public meeting request shall be submitted to the Department of Environmental Protection, Aquifer Protection Program, 2600 Blair Stone Road, MS 3530, Tallahassee, Florida 32399-2400, which is the office processing this permit application. All comments received within the 30-day period will be considered in formulation of the Department's final decision regarding permit issuance.

The files associated with this order are available for public inspection during normal business hours, 8 a.m. to 5 p.m., Monday through Friday, except state holidays, at the Department of Environmental Protection, South District, and at the Department of Environmental Protection, Aquifer Protection Program office in Tallahassee. Any additional information concerning this project may be obtained by contacting James Dodson, Professional Geologist II, at 850-245-8653.

July 18, 2025



A public notice is information intended to inform citizens of government activities. The notice should be published in a forum independent of the government, readily available to the public, capable of being securely archived and verified by authenticity.

The West Orange Times carries public notices in Orange County, Florida.

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com

To publish your legal notice Email: legal@businessobserverfl.com

--- PUBLIC SALES ---FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of DBT ENTERPRISES located at 20263 LADNER AVE in the City of PORT CHARLOTTE, Charlotte County, FL 33954 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 10th day of July, 2025. COASTAL PROPERTY LANDSCAPING LLC

July 18, 2025

FIRST INSERTION

25-00701T

WEST PORT EAST COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 PROPOSED BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING

The Board of Supervisors ("Board") of the West Port East Community Development District ("District") will hold a public hearing and regular meeting as follows:

> DATE: August 12, 2025 TIME: 12:00 PM

LOCATION: Country Inn & Suites by Radisson

24244 Corporate Court Port Charlotte, Florida 33954

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Phone (561) 571-0010 ("District Manager's Office"), during normal business hours.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearing and/or meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager 25-00723T

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of dba gary bowers located at 18204 Ackerman Ave, in the County of Charlotte, in the City of Port Charlotte, Florida 33948 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Port Charlotte, Florida, this 14th day of July, 2025. gary f bowers

July 18, 2025 25-00713T

FIRST INSERTION

STARLING COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARINGS TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

The Board of Supervisors ("Board") of the Starling Community Development District ("District") will hold a public hearing and regular meeting as follows:

> DATE: August 6, 2025 TIME: 10:30 a.m. LOCATION: 26789 Victoria Place Punta Gorda, Florida 33955

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 ("District Manager's Office") or by visiting the District's website, https://starlingcdd.net/.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearing and/or meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager July 18, 25, 2025 25-00709T

FIRST INSERTION

WEST PORT COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025/2026 BUDGET; NOTICE OF PUBLIC HEARING TO CONSIDER THE IMPOSITION OF OPERATIONS AND MAINTENANCE SPECIAL ASSESSMENTS, ADOPTION OF AN ASSESSMENT ROLL, AND THE LEVY, COLLECTION, AND ENFORCEMENT OF THE SAME; AND NO-TICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

Upcoming Public Hearings, and Regular Meeting

The Board of Supervisors ("Board") for the West Port Community Development District ("District") will hold the following two public hearings and a regular meeting on August 12, 2025 at 12:30 pm, at the Country Inn & Suites by Radisson, 24244 Corporate Court, Port Charlotte, Florida 33954.

The first public hearing is being held pursuant to Chapter 190, Florida Statutes, to receive public comment and objections on the District's proposed budget ("Proposed Budget") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("Fiscal Year 2025/2026"). The second public hearing is being held pursuant to Chapters 190, 197, and/or 170, Florida Statutes, to consider the imposition of operations and maintenance special assessments ("O&M Assessments") upon the lands located within the District, to fund the Proposed Budget for Fiscal Year 2025/2026; to consider the adoption of an assessment roll; and, to provide for the levy, collection, and enforcement of assessments. At the conclusion of the hearings, the Board will, by resolution, adopt a budget and levy O&M Assessments as finally approved by the Board. A Board meeting of the District will also be held where the Board may consider any other District business.

Description of Assessments

The District imposes O&M Assessments on benefitted property within the District for the purpose of funding the District's general administrative, operations, and maintenance budget. A geographic depiction of the property potentially subject to the proposed O&M Assessments is identified in the map attached hereto. The table below shows the schedule of the proposed O&M Assessments, which are subject to change at the hearing:

General Fund (GF)

Land Use	Total # of Units / Acres	Equivalent Assessment Unit Factor	Annual O&M - GF Assessment(1)
Single Family (SF)	1,266	1.00	\$708.10
Townhome (TH)	172	0.85	\$601.89
Multi-Family	504	0.70	\$495.67
Commercial, Tract K	5.44	1.83	\$1,292.43

Special Revenue Fund (SRF)(2)

Land Use	Total # of Units / Acres	Equivalent Assessment Unit Factor	Annual O&M - SRF Assessment(1)
Single Family (SF)	766	1.00	\$709.77
Townhome (TH)	172	0.85	\$603.31
Multi-Family	0	0.00	\$0.00
Commercial, Tract K	0	0.00	\$0.00

(1) Annual O&M Assessment may also include County collection costs and early

payment discounts. (2) SRF applies to units in The Landings, The Hammocks, The Isles, and The Palms.

The O&M Assessments may be collected on the County tax roll or by direct bill from the District's Manager. Note that the O&M Assessments are in addition to any debt service assessments, if any, previously levied by the District and due to be collected for Fiscal Year 2025/2026. Moreover, pursuant to Section 197.3632(4), Florida Statutes, the lien amount shall serve as the "maximum rate" authorized by law for operation and maintenance assessments, such that no assessment hearing shall be held or notice provided in future years unless the assessments are proposed to be increased or another criterion within Section 197.3632(4) is met. IT IS IMPOR-TANT TO PAY YOUR ASSESSMENT BECAUSE FAILURE TO PAY WILL CAUSE A TAX CERTIFICATE TO BE ISSUED AGAINST THE PROPERTY WHICH MAY RESULT IN LOSS OF TITLE, OR FOR DIRECT BILLED AS-SESSMENTS, MAY RESULT IN A FORECLOSURE ACTION, WHICH ALSO MAY RESULT IN A LOSS OF TITLE.

Additional Provisions

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. A copy of the Proposed Budget and assessment roll, and the agenda, for the hearings and meeting may be obtained by contacting **Wrathell**, **Hunt & Associates**, **LLC**, **2300 Glades Road**, **Suite 410W**, **Boca Raton**, **Florida** 33431, 561-571-0010 ("District Manager's Office"). The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations because of a disability or physical impairment should contact the District Manager's Office at least fortyeight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. If you have any questions, please do not hesitate to contact the District Manager's Office.

District Manager



July 18, 2025 25-00722T

--- ESTATE ---

CHARLOTTE COUNTY

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000653CP **Division Probate** IN RE: ESTATE OF **Eugene Zane Bliss**

Deceased. The administration of the estate of Eugene Zane Bliss, deceased, whose date of death was December 20, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

CHARLOTTE COUNTY,

FLORIDA PROBATE DIVISION

File No. 25-803-CP

Division: Probate

IN RE: ESTATE OF

KATHLEEN M. QUENELL

Deceased.

The administration of the estate of

Kathleen M. Quenell, deceased, whose date of death was May 31, 2025, is

pending in the Circuit Court for Char-

lotte County, Florida, Probate Division, the address of which is Charlotte Coun-

ty Justice Center, 350 E. Marion Ave.,

Punta Gorda, FL 33950. The names

and addresses of the personal representative and the personal representative's

All creditors of the decedent and oth-

er persons having claims or demands

against decedent's estate on whom a

copy of this notice is required to be

served must file their claims with this

court ON OR BEFORE THE LATER

OF 3 MONTHS AFTER THE TIME

OF THE FIRST PUBLICATION OF

THIS NOTICE OR 30 DAYS AFTER

THE DATE OF SERVICE OF A COPY

The personal representative has no duty to discover whether any property held at the time of the decedent's death

by the decedent or the decedent's sur-

viving spouse is property to which the

Florida Uniform Disposition of Com-

munity Property Rights at Death Act

as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply,

OF THIS NOTICE ON THEM.

attorney are set forth below.

file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this

notice is: July 18, 2025. Signed on this 15th day of July, 2025.

/s/Wayne T. Bliss Wayne T. Bliss Personal Representative 1054 March Street.

Port Charlotte, FL 33953 /s/ Mark Martella Mark Martella, Esq. Florida Bar No. 0024021 Martella Law Firm, PLLC 18245 Paulson Drive, Suite 131 Port Charlotte, FL 33954 Telephone: 941-867-6865 Fax: 941-867-8949 E-mail: mark@martellalaw.com Secondary: tara@martellalaw.com Attorney for Petitioner

unless a written demand is made by a

creditor as specified under s. 732.2211,

Florida Statutes. The written demand

All other creditors of the decedent

and other persons having claims or de-

mands against decedent's estate must

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

NOTICE. ALL CLAIMS NOT FILED

WITHIN THE TIME PERIODS SET

FORTH IN FLORIDA STATUTES

SECTION 733.702 WILL BE FOREV-

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

Personal Representative:

Scott Robert Quenell

155 Dale Road

Rochester, New York 14621

Attorney for Personal Representative:

Florida Bar Number: 0021671 Elise V. Bouchard, Esq. Florida Bar Number: 0109033

Port Charlotte, Florida 33948

E-Mail: e-service@schwarzlaw.net

25-00716T

Telephone: (941) 625-4158

mackenzie@schwarzlaw.com

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is July 18, 2025.

Ellie K. Harris, Esq.

Schwarz & Harris, P.A.

17841 Murdock Circle

Fax: (941) 625-5460

July 18, 25, 2025

Secondary:

NOTWITHSTANDING THE TIME

must be filed with the clerk.

July 18, 25, 2025

ER BARRED.

FIRST INSERTION

25-00725T

FIRST INSERTION

NOTICE TO CREDITORS file their claims with this court WITH-IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS FLORIDA NOTICE. ALL CLAIMS NOT FILED WITHIN PROBATE DIVISION

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is: July 18, 2025.

2511 Lendall Lane

Signed on this 16th day of July, 2025. /s/Emily Pearl Hum Robinson **Emily Pearl Hum Robinson** Personal Representative

Austin, TX 74744 /s/ Mark Martella Mark Martella, Esq. Florida Bar No. 0024021 Martella Law Firm, PLLC 18245 Paulson Drive, Suite 131 Port Charlotte, FL 33954 Telephone: 941-867-6865 Fax: 941-867-8949 E-mail: mark@martellalaw.com

Secondary: tara@martellalaw.com Attorney for Petitioner

25-00729T July 18, 25, 2025

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY,

File No. 25000604CP

Division Probate

IN RE: ESTATE OF

Edward Donald Hum

Deceased.

The administration of the estate of Ed-

ward Donald Hum, deceased, whose date of death was February 9, 2025, is

pending in the Circuit Court for Char-

lotte County, Florida, Probate Division,

the address of which is 350 E Marion

Avenue, Punta Gorda, FL 33950. The

names and addresses of the personal

representative and the personal repre-

sentative's attorney are set forth below.

All creditors of the decedent and oth-

er persons having claims or demands

against decedent's estate, on whom

a copy of this notice is required to be

served, must file their claims with this

court ON OR BEFORE THE LATER

OF 3 MONTHS AFTER THE TIME

OF THE FIRST PUBLICATION OF

THIS NOTICE OR 30 DAYS AFTER

THE DATE OF SERVICE OF A COPY

and other persons having claims or de-

mands against decedent's estate must

All other creditors of the decedent

OF THIS NOTICE ON THEM.

File No.: 25000707CP IN RE: ESTATE OF

JOHN EDWARD EDMONDSON,

er persons having claims or demands against decedent's Estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICA-TION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-

unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 18, 2025.

Personal Representative: MELISSA K. MASRI

750 Carrie Lane Lakewood Village, Texas 75068 Attorney for Personal Representative: STACEY SCHWARTZ, ESQ. Attorney

Florida Bar Number: 0123925 FLAMMIA ELDER LAW FIRM 2707 W. Fairbanks Avenue, Suite 110 Winter Park, FL 32789 Telephone: (407) 478-8700 Fax: (407) 478-8701 E-Mail: Stacey@Flammialaw.com Secondary E-Mail: Paralegal@Flammialaw.com

July 18, 25, 2025

25-00717T

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY. FLORIDA PROBATE DIVISION File No. 25-371-CP **Division Probate** IN RE: ESTATE OF JANET IRENE BULLOCK a/k/a JANET I. BULLOCK

Deceased.

The administration of the Estate of Janet Irene Bullock a/k/a Janet I. Bullock, deceased, whose date of death was December 26, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attornev are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this

notice is July 18, 2025.

Personal Representative

Jannell R. Kristiansen 1665 E. Manchester Rd.

Manchester Center, VT 05255 Attorney for Personal Representative Tina M. Mays, Esq. Florida Bar No. 0726044 Mizell & Mays Law Firm, P.A. 331 Sullivan St., Punta Gorda, FL 33950 Telephone: (941) 575-9291 E-mail Addresses: tmays@mizell-law.com ndotres@mizell-law.com 25-00727T July 18, 25, 2025

FIRST INSERTION

FLORIDA PROBATE DIVISION

JOHN EDWARD EDMONDSON, Deceased. The administration of the Estate of

deceased, whose date of death was January 3, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E Marion Ave, Punta Gorda, FL 33950. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and oth-

TICE ON THEM.

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply,

FIRST INSERTION NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000663CP **Division Probate** IN RE: ESTATE OF LOUIS F. SCOLASE Deceased.

The administration of the estate of Louis E Scolase, deceased, whose date of death was February 24, 2025, is pending in the Circuit Court for CHAR-LOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Ave, Punta Gorda FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 18, 2025.

Personal Representative: Louis M. Scolase

4340 Kennel St Port Charlotte, Florida 33981 Attorney for Personal Representative: Albert Stickley III, Esquire Attorney

Florida Bar Number: 0051605 737 S. Indiana Avenue, Suite A Englewood, Florida 34223 Telephone: (941) 474-5506 Fax: (941) 474-5507 E-Mail: aj@stickleylaw.com Secondary E-Mail: skyelar@sticklevlaw.com July 18, 25, 2025

25-00728T

FIRST INSERTION cedent and persons having claims or

NOTICE TO CREDITORS (Summary Administration)
IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000694CP Division Probate IN RE: ESTATE OF WAYNE THOMAS CRIMIN,

Deceased.
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of WAYNE THOMAS CRIMIN, deceased, File Number 25000694CP by the Circuit Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950: that the decedent's date of death was October 9, 2023; that the total value of the estate is \$70,900.00 [consisting of Non-Exempt Property] and that the names and addresses of those to whom it has been assigned by such order are:

Name: Address:

Toby Lewis Crimin 951 Dodson Mill Rd., Pilot Mountain, NC 27041

Casey Hugh Crimin 23656 S. Pennington Rd., Pickford, MI 49774 Toni Rae Kronemeyer 6867 E. Taylor Rd... Pickford, MI 49774

Cory Crimin 5051 Horseshoe Bend St., Colorado Springs, CO 80917 Lexi May Zenner 394 W 6 Mile Rd., Sault Ste. Marie, MI 48783 Lynn Ellen Hough 19117 S. Laponise

Ln., Rudyard, MI 49780 ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the de-

demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702.

ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The personal representative has no held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

The date of first publication of this Notice is July 18, 2025

Person Giving Notice: Toby Lewis Crimin 951 Dodson Mill Rd. Pilot Mountain, NC 27041

Attorney for Person Giving Notice: Ariana Ř. Fileman, Esq. Florida Bar No. 0990612 Fileman Law Firm, P.A. 201 W. Marion Ave., Suite 1208 Punta Gorda, FL 33950 Tel. (941) 833-5560 afileman@filemanlaw.com 25-00702T July 18, 25, 2025

FIRST INSERTION NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-000787-CP Division: PROBATE IN RE: ESTATE OF MARIAN DANIELLE PLASCO. A/K/A MARIAN D. PLASCO,

Deceased

The administration of the estate of

Marian Danielle Plasco, a/k/a Marian D. Plasco, deceased, whose date of death was December 26, 2024, is ending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211. Florida Statutes. The written demand must be filed with the clerk.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 18, 2025.

Paul D. Kester Personal Representative 634 Avenue D

West Wyoming, PA 18644 Cheyenne R. Young Attorney for Personal Representative Florida Bar Number: 0515299 WOTITZKY, WOTITZKY & YOUNG, P.A. 1107 W. Marion Avenue, Unit #111 Punta Gorda, FL 33950 Telephone: (941) 639-2171 Fax: (941) 639-8617

July 18, 25, 2025

E-Mail: cyoung@wotitzkylaw.com Secondary E-Mail: jackie@wotitzkylaw.com 25-00708T

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-000695 Division Probate IN RE: ESTATE OF DOUGLAS W. JONES,

Deceased.

The administration of the estate of Douglas W. Jones, deceased, whose otember 27 is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Probate Court. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732,2211, Florida Statutes.

ALL CLAIMS NOT FILED WITHIN IME PERIODS IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

DATE OF DEATH IS BARRED. The date of first publication of this notice is July 18, 2025.

Personal Representative: Matthew D. Jones P.O. Box 70

West Bethel, Maine 04286 Attorney for Personal Representative: Shumaker, Loop & Kendrick, LLP Benjamin R. Hanan, Esquire Florida Bar No. 0089559 240 S. Pineapple Avenue, 9th Floor Sarasota, Florida 34236 Telephone: 941-364-2788 E-Mail Addresses: bhanan@shumaker.com mward@shumak.com July 18, 25, 2025 25-00724T

PUBLISH YOUR LEGAL NOTICE

Call **941-906-9386**

and select the appropriate County name from the menu option

or email legal@businessobserverfl.com



or petition.

CHARLOTTE COUNTY

FIRST INSERTION

NOTICE OF FORECLOSURE SALE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 25000222CA FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. JOHN C. NORRIS, ET AL.,

DEFENDANTS.NOTICE IS HEREBY GIVEN pursuant Final Judgment of Foreclosure dated the 8th day of July, 2025, and entered in Case No. 25000222CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and JOHN C. NORRIS, PAULA R. NORRIS, AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT property are defendants. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose. com at 11:00 A.M. on the 25th day of August, 2025, the following described property as set forth in said Final Judgment, to wit:

Lot 12, Block 1433, Port Charlotte Subdivision, Section Twenty-Seven, according to the map or plat thereof, recorded in Plat Book 5, Page 20A, public records of Charlotte County, Florida.

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT

THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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,

Dated this day of 07/15/20205.

Roger D. Eaton Clerk of The Circuit Court (SEAL) By: B. Lackey Deputy Clerk

Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 ESERVICE@MGS-LEGAL.COM 25FL373-0036 25-00721T

July 18, 25, 2025

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL

CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA

CIVIL DIVISION
CASE NO.: 24001793CA NATIONSTAR MORTGAGE LLC PLAINTIFF, VS. HUDSON M. WILDS ET AL., DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Cancel the Foreclosure Sale Scheduled for July 07th 2025 dated the 20th day of June, 2025, and entered in Case No. 24001793CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Nationstar Mortgage LLC is the Plaintiff and HUDSON M. WILDS is the Defendant. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose.com at 11:00 A.M. on the 22nd day of August, 2025, the following described property as set forth in said Final Judgment, to

LOT 3, BLOCK 3741, PORT CHARLOTTE SUBDIVISION, SECTION 65, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGES 3A THRU 3P INCLUSIVE OF THE PUB-LIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING AFTER THE SALE, YOU MUST

FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Dated this day of 07/10/20205. Roger D. Eaton Clerk of The Circuit Court

(SEAL) By: B. Lackey Deputy Clerk

25-00706T

Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 ESERVICE@MGS-LEGAL.COM 24FL935-0255

July 18, 25, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA

CASE NO. 25000386CA

FLORIDA BAR NO. 798355 Circuit Civil Div. Section No. 20 Hon. Geoffrey H. Gentile DANIEL J. MANCINI, a private lender

Plaintiff, v. CORAL BLUE HOMES LLC et al..

Defendants NOTICE IS HEREBY pursuant to Consent Final Judgment of Foreclosure date the 8th day of July, 2025, and entered in Case No. 25000386CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein DANIEL J. MANCINI, is the Plaintiff, and CORAL BLUE HOMES LLC, LUIS G. CORDOBA, and OLGA LUCIA SANCHEZ FERRUCCIO are the defendants. Roger D. Eaton, the Clerk of this Court, shall sell to the highest and best bidder for cash electronically at WWW.CHARLOTTE. REALFORECLOSE.COM beginning at 11:00 AM on the 18th day of August, 2025, the following described property as set forth in said Final Judgment, to

LOT 4. BLOCK 885, PORT CHARLOTTE SUBDIVISION, SECTION 19, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGES 9A THROUGH 9C, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. Property Address: 20372 Wingate

Ave., Port Charlotte, FL 33954 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IFANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITH THE CLERK BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Dated this day of 07/10/20205

ROGER D. EATON Clerk of the Circuit Court (SEAL) By: D. Gerace Deputy Clerk

Submitted by: DANIEL J. MANCINI, ESQ. Attorney for the Plaintiff 88-183 Kai Ave. Captain Cook, HI 96704 Attornevmancini@aol.com Phone: (724) 816-3040 25-00705T July 18, 25, 2025

FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA

CIVIL ACTION
CASE NO. 25-000803-CC BABCOCK RANCH RESIDENTIAL ASSOCIATION, INC., a Florida not-for-profit corporation, JACQUELYN MACDONALD; et al,

Defendants. TO: UNKNOWN SPOUSE OF JAC-QUELYN MACDONALD 17338 PALMETTO PASS LANE PUNTA GORDA, FL 33982

YOU ARE HEREBY NOTIFIED that an action to Foreclose a Lien for unpaid homeowners' association assessments on the following real property located in Charlotte County, Florida:

Lot 1402, of BABCOCK RANCH COMMUNITY PHASE 2C, according to the plat thereof as recorded in Plat Book 24, Page 2, of the Public Records of Charlotte County, Florida.

has been filed against you, UNKNOWN SPOUSE OF JACQUELYN MACDON-ALD, and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, whose name and address is as follows:

Jennifer A. Nichols, Esquire Roetzel & Andress, LPA 999 Vanderbilt Beach Rd., Suite 401

Naples, FL 34108 and file the original with the Clerk of this Court either before service on Plaintiff's Attorney or immediately thereafter on or before thirty (30) days after the first publication of this Notice; or otherwise a default will be entered against you for the relief demanded in the Complaint for Foreclosure.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 $hearing\,or\,voice\,impaired, call\,711.$

Dated on: July 15, 2025.

ROGER D. EATON, CLERK OF COURTS By: D. Gerace (SEAL) Deputy Clerk

 $23535090_1\,137082.0122$ 25-00720T July 18, 25, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR CHARLOTTE COUNTY, CIVIL

DIVISION CASE NO.: 2024-CA-002216 IRONFUND LOAN SELLER I LLC, Plaintiff, vs. CAROLINI INVESTMENTS LLC,

Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on July 11, 2025 in Case No. 2024-CA-002216 of the Circuit Court of the Twentieth Judicial Circuit, in and for Charlotte County, Florida, wherein IRONFUND LOAN SELLER I LLC is Plaintiff, and CAROLINI INVESTMENTS LLC, and CARLOS BRAULIO CAROLINI are Defendants, the Office of Roger D. Eaton, Charlotte County Clerk of the Court, will sell to the highest and best bidder for cash beginning at 11:00 a.m. on-line at www.charlotte.realforeclose. com on August 14, 2025, in accordance with Section 45.031, Florida Statutes, the following described property as set

forth in said Final Judgment, to wit: LOT 23, FIRST REPLAT OF PARADISE ISLES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 11, PUBLIC RECORDS CHARLOTTE COUNTY, FLORIDA.

Also known as 300 KLISPIE

DRIVE, PUNTA GORDA, FL 33950.

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim in accordance with Florida Statutes, Section 45.031.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Dated: 07/11/2025

Roger D. Eaton Clerk of Court, Charlotte County (SEAL) By: D. Gerace Deputy Clerk of Court

Sokolof REMTULLA, LLP 6801 Lake Worth Road, Suite 100E Greenacres, FL 33467 Telephone: 561-507-5252 / Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff 25-00707T July 18, 25, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA

2024 CA 001416 LAKEVIEW LOAN SERVICING, Plaintiff, VS.

REBECCA POOR; DENNIS J. GROHOSKY: UNKNOWN SPOUSE OF REBECCA POOR; UNKNOWN SPOUSE OF DENNIS J. GROHOSKY; UNITED STATES OF AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUS-

EES, OR OTHER CLAIMANTS Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on July 3, 2025 in Civil Case No. 2024 CA 001416, of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and REBECCA POOR; DENNIS J. GROHOSKY; UNKNOWN SPOUSE OF REBECCA POOR;

ES, HEIRS, DEVISEES, GRANT-

UNKNOWN SPOUSE OF DENNIS I GROHOSKY: UNITED STATES AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S)
WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS. DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Roger D. Eaton will sell to the highest bidder for cash at www.charlotte.realforeclose. com on August 29, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 52, FIRST ADDITION TO TEE AND GREEN ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE(S) 55A THROUGH 55D, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLOR-

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.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

WITNESS my hand and the seal of the court on 07/09/2025. CLERK OF THE COURT

Roger D. Eaton (SEAL) B. Lackey Deputy Clerk

ALDRIDGE PITE, LLP Attorney for Plaintiff 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 Primary E-Mail: ServiceMail@aldridgepite.com 1184-2361B July 18, 25, 2025 25-00704T

FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION

CASE NO: 24000664CC ROTONDA MEADOWS/VILLAS CONSERVATION ASSOCIATION, INC., a Florida not for profit Corporation Plaintiff, v. RUSSEL WONG,

Defendant.
TO: SUSAN WONG 1235 38th Ave. San Francisco, CA 94122 YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the fol-

lowing described property in CHAR-LOTTE County, Florida: Lot(s) 354, Block 28, ROTONDA VILLAS, according to the plat thereof, recorded in Plat Book 12, Page(s) 1A through 1Z15, of the Public Records of CHARLOTTE County, Florida.

Which has the address of: 12100 Albacore Way, Placida. FL 33946 has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Association Legal Services, LLC, Plaintiff's attorney, at 12600 World

Plaza Lane, Build.#63, Fort Myers. FL 33907 (239-887-4276), leland@ associationlegalservices.com, within thirty (30) days from the first date of publication, 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

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

DATED on July 11, 2025.

ROGER D. EATON CLERK OF THE CIRCUIT COURT (SEAL) By: D. Gerace As Deputy Clerk

July 18, 25, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA

CASE NO.: 24001350CA TRUIST BANK, as successor by merger to SUNTRUST BANK, Plaintiff, vs. SHARON R. MAURER, UN-

KNOWN SPOUSE OF SHARON R. MAURER, UNKNOWN TENANT #1, UNKNOWN TENANT #2, and all unknown parties claiming an interest by, through, under or against any Defendant, or claiming any right, title, and interest in the subject property,

Defendants. NOTICE is hereby given pursuant to the

Final Judgment of Foreclosure, entered July 9, 2025, and entered in Case Number: 24001350CA of the County Court in and for Charlotte County, Florida, wherein TRUIST BANK, as successor by merger to SUNTRUST BANK, is the Plaintiff, and SHARON R. MAURER, UNKNOWN TENANT #1 N/K/A MICHELINE MAURER, are the Defendants, the Charlotte County Clerk of the Court, Roger D. Eaton, will sell to the highest and best bidder for cash, by electronic sale on-line at www. charlotte.realforeclose.com, beginning at 11:00 o'clock A.M. on the 3rd day of October, 2025 the following described property as set forth in said Final Judgment of Foreclosure, to-wit:

Property Address: 22366 Queens Ave, Port Charlotte, FL 33952

Property Description: Lot 6, Block 497, Port Charlotte Subdivision, Section Nine, according to the map or plat thereof as recorded in Plat Book 4, Page 19A, Public Records of Charlotte County, Florida.

Any person claiming an interest in the surplus funds 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. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110. 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.

Dated this day of 07/11/2025

Roger D. Eaton As Clerk of the Court (SEAL) By: B. Lackey As Deputy Clerk

Prepared by: Arthur Barksdale, Esq. Di Masi || Burton, P.A. 801 N. Orange Avenue, Suite 500 Orlando, FL 32801 jdlaw@orlando-law.com

 $\mathrm{July}\,18,\,25,\,2025$ 25-00710T

FIRST INSERTION

NOTICE OF ACTION CONSTRUCTIVE SERVICE -PROPERTY

IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION

Case No.: 25000457CC TOWN & COUNTRY MANOR CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, DURAISAMY SOMASUNDERAM:

his devisees, grantees, creditors, and all other parties claiming by, through, under or against them and all unknown natural persons, if alive and if not known to be dead or alive, their several and respective spouses, heirs, devisees grantees, and creditors or other parties claiming by, through, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; UNKNOWN SPOUSE OF DURAISAMY SOMASUNDERAM; UNKNOWN TENANT #1 and UN-KNOWN TENANT #2, Defendants.

DURAISAMY SOMASUN-DERAM; his devisees, grantees, creditors, and all other parties claiming by through, under or against them and all unknown natural persons, if alive and if not known to be dead or alive, their several and respective spouses, heirs, devisees grantees, and creditors or other parties claiming by, through, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a Defendants and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above

named or described Defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described:

YOU ARE HEREBY NOTIFIED that an action to foreclose an assessment lien on the following described property in Charlotte County, Florida:

Unit 220, TOWN AND COUNTRY MANOR CONDOMINI-UM, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof, recorded in Official Records Book 540, Page 440, as amended from time to time, and recorded in Condominium Plat Book 1, Page 37, Public Records of Charlotte County, Florida.

Commonly known as: 22302 Vick Street, Unit 220, Port Charlotte, FL 33980

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Ernest W. Sturges, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A.,701 JC Center Court, Suite 3, Port Charlotte, Florida 33954, thirty (30) days after the first publication date, 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.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950. and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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.

WITNESS my hand and seal of this Court July 10, 2025.

ROGER D. EATON CLERK OF THE COURT (SEAL) By: D.Gerace Deputy Clerk July 18, 25, 2025 25-00703T

--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION

CASE NO. 25-000803-CC BABCOCK RANCH RESIDENTIAL ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs

JACQUELYN MACDONALD; et al, Defendants.

TO: JACQUELYN MACDONALD 17338 PALMETTO PASS LANE PUNTA GORDA, FL 33982

YOU ARE HEREBY NOTIFIED that an action to Foreclose a Lien for unpaid homeowners' association assessments on the following real property located in Charlotte County, Florida:

Lot 1402, of BABCOCK RANCH COMMUNITY PHASE 2C, ac-

v. Terence Elliott Blackshear

TO: Terence Elliott Blackshear: 17204

Residence unknown, if living, includ-

ing any unknown spouse of the said

Defendants, if either has remarried and

if either or both of said Defendants are

dead, their respective unknown heirs,

devisees, grantees, assignees, creditors, lienors, and trustees, and all other

persons claiming by, through, under

or against the named Defendant(s):

and the aforementioned named

Defendant(s) and such of the aforemen-

tioned unknown Defendants and such

of the aforementioned unknown Defen-

dants as may be infants, incompetents

CASE NO. 25000808CA

OWNER TRUSTEE FOR CASCADE

FUNDING RM4 ACQUISITIONS

THE UNKNOWN HEIRS, BENEFI-

CIARIES, DEVISEES, GRANTEES,

TORS, TRUSTEES AND ALL OTH-

ERS WHO MAY CLAIM AN INTER-

EST IN THE ESTATE OF PERLETA

Defendant(s), TO: THE UNKNOWN HEIRS, BEN-

EFICIARIES, DEVISEES, GRANT-

EES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL

OTHERS WHO MAY CLAIM AN IN-

TEREST IN THE ESTATE OF PER-

whose residence is unknown if he/she/

V. ROSE, DECEASED, et. al.

LETA V. ROSE, DECEASED.

ASSIGNEES, LIENORS, CREDI-

WILMINGTON SAVINGS FUND

SOCIETY, FSB, NOT IN ITS

GRANTOR TRUST,

Plaintiff, vs.

INDIVIDUAL CAPACITY BUT

SOLELY IN ITS CAPACITY AS

or otherwise not sui juris.

Bullhorn Cir, Punta Gorda, FL 33982

Defendant(s).

cording to the plat thereof as recorded in Plat Book 24, Page 2, of the Public Records of Char-

lotte County, Florida. has been filed against you, JACQUE-LYN MACDONALD, and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, whose name and address is as

Jennifer A. Nichols, Esquire Roetzel & Andress, LPA 999 Vanderbilt Beach Rd., Suite 401

Naples, FL 34108 and file the original with the Clerk of this Court either before service on Plaintiff's Attorney or immediately thereafter on or before thirty (30) days after the first publication of this Notice; or otherwise a default will be entered against you for the relief demanded in the Complaint for Foreclosure.

If you are a person with a disabil-

ity 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Dated on: July 15, 2025. ROGER D. EATON. CLERK OF COURTS By: D. Gerace (SEAL) Deputy Clerk

23535090_1137082.0122 25-00719T July 18, 25, 2025

FIRST INSERTION

NOTICE OF ACTION YOU ARE HEREBY NOTIFIED that CONSTRUCTIVE SERVICE a complaint for monetary damages and PERSONAL PROPERTY writ of replevin on personal property IN THE COUNTY COURT OF arising from contract has been commenced to recover possession of the fol-CHARLOTTE COUNTY, FLORIDA lowing personal property, last known to be located in Charlotte County, Florida, Case No: 25000193CC Ally Bank

more particularly described as follows: Chevrolet Silverado 2500HD (VIN No: 2GB-2CREG0K1214850)

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP. Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, before twenty (28) 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.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

WITNESS my hand and seal of this Court on the 11 day of July, 2025. Circuit and County Courts

By: D. Gerace (SEAL) Deputy Clerk LOGS LEGAL GROUP LLP, Attorneys for Plaintiff.

750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487 25-332402 RP01 AYL

July 18, 25; August 1, 8, 2025 25-00712T

FIRST INSERTION

they be living; and if he/she/they be NOTICE OF ACTION -CONSTRUCTIVE SERVICE dead, the unknown defendants who IN THE CIRCUIT COURT may be spouses, heirs, devisees, grant-OF THE TWENTIETH JUDICIAL ees, assignees, lienors, creditors, trustees, and all parties claiming an interest CIRCUIT IN AND FOR by, through, under or against the Defendants, who are not known to be dead CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION or alive, and all parties having or claim-DIVISION ing to have any right, title or interest in the property described in the mortgage

being foreclosed herein.
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the

following property:

LOT 27, BLOCK 1571, PORT

CHARLOTTE SUBDIVISION, SECTION 15, A SUBDIVISION AS PER PLAT THEREOF RE-CORDED IN PLAT BOOK 5, PAGE(S) 4A THRU 4E, OF THE PUBLIC RECORDS OF CHAR-LOTTE COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 8-20-25 / (30 days from Date of 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 or petition filed herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue. Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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.

WITNESS my hand and the seal of this Court at Charlotte County, Florida, this 15 day of July, 2025.

ROGER D. EATON

CLERK OF THE CIRCUIT COURT (SEAL) BY: BRITTANY LACKEY DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-297539

July 18, 25, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE 20TH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION

CASE NO. 25000081CA WILMINGTON SAVINGS FUND SOCIETY,FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II,

SUMMIT CREST CAPITAL, LLC F/K/A CALCAP LLC; DAVID CHESTER HELM, II; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed June 13, 2025 and entered in Case No. 25000081CA, of the Circuit Court $\,$ of the 20th Judicial Circuit in and for CHARLOTTE County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWN-ER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II is Plaintiff and DAVID CHESTER HELM, II; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; SUMMIT CREST CAPI-TAL, LLC F/K/A CALCAP LLC; are defendants. ROGER D. EATON, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT:

W W W . C H A R L O T T E . REALFORECLOSE.COM, at 11:00 A.M., on August 13, 2025, the following described property as set forth in said

Final Judgment, to wit:

SEE EXHIBIT A THE LAND REFERRED TO HEREIN BELOW IS SITUATED THE COUNTY OF CHAR-LOTTE, STATE OF FLORIDA, AND IS DESCRIBED AS FOL-LOWS: LOT 6, BLOCK A, FIRST ADDITION TO PEACE RIVER SUBDIVISION, AN UNRE-CORDED SUBDIVISION MORE PARTICULARLY DESCRIBED AS FOLLOWS: A CERTAIN PARCEL OF LAND LYING AND BEING IN SECTION 12. TOWN-SHIP 40 SOUTH. RANGE 23 EAST, CHARLOTTE COUNTY, FLORIDA, BEING MORE PAR-TICULARLY DESCRIBED AS FOLLOWS: TAKE A POINT OF REFERENCE THE NORTH QUARTER (N 1/4) SECTION CORNER OF THE AFORESAID SECTION 12; GO THENCE SOUTH 0° 17' 23" WEST ALONG THE CENTER OF SAID SEC-TION 12, A DISTANCE OF 1317.8 FEET TO THE SOUTHEAST CORNER OF THE NE 1/4 OF THE NW 1/4 OF SAID SECTION 12; GO THENCE NORTH 88°50' 38" WEST ALONG THE SOUTH LINE OF SAID NE ¼ OF THE NW 1/4, A DISTANCE OF 978.75 FEET TO AN IRON PIN FOR A POINT OF BEGINNING; GO THENCE NORTH 0° 15' EAST A DISTANCE OF 110 FEET TO AN IRON PIN: GO THENCE NORTH 88° 50' 38" WEST A DISTANCE OF 60 FEET TO AN IRON PIN; GO THENCE SOUTH 0° 15' WEST A DISTANCE OF 110 FEET TO AN IRON PIN AT THE

WATERS EDGE; GO THENCE

SOUTHEASTERLY ALONG THE SHORELINE A DISTANCE OF 67 FEET, MORE OR LESS. TO A POINT; GO THENCE NORTH 0° 15' EAST A DISTANCE OF 30 FEET, MORE OR LESS, TO A POINT OF BEGINNING, LYING IN SAID SECTION, COUNTY AND STATE.

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.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

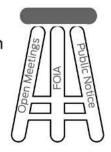
Dated this day of 07/15/2025. ROGER D. EATON As Clerk of said Court (SEAL) By B. Lackey As Deputy Clerk

Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 24-01451 BSI July 18, 25, 2025 25-00726T

Why Public Notice Should Remain in Newspapers

Along with open meeting and freedom of information laws, public notice is an essential element of the

three-legged stool of government transparency







VS



This is not about "newspapers vs the internet".

It's newspapers and newspaper websites vs government websites

and newspaper websites have a much larger audience. Moving notice from newspapers to government websites would reduce the presence of public notices on the internet



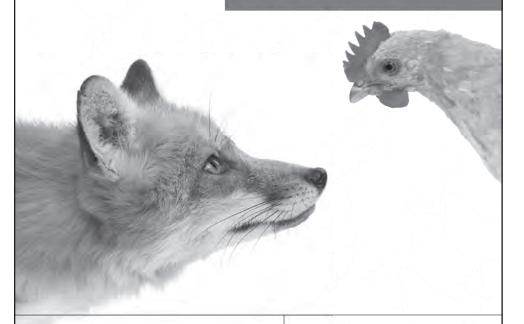
Requiring independent, third-party newspapers to ensure that public notices run in accordance with the law helps

prevent government officials from hiding information

they would prefer the public not to see

WHEN PUBLIC NOTICES REACH THE PUBLIC, **EVERYONE BENEFITS.**

This is like putting the fox in



Keep Public Notices in Newspapers



SECOND INSERTION Notice of Public Hearing and Board of Supervisors Meeting of the North Loop

Community Development District

The Board of Supervisors (the "Board") of the North Loop Community Develop-

ment District (the "District") will hold a public hearing and a meeting on August

12, 2025, at 2:30 p.m. at the Punta Gorda Charlotte Library 401 Shreve St, Punta

The purpose of the public hearing is to receive public comments on the proposed

adoption of the District's fiscal year 2025-2026 proposed budget. A meeting of the Board will also be held where the Board may consider any other business

that may properly come before it. A copy of the proposed budget and the agenda

may be viewed on the District's website at least 2 days before the meeting www.

northloopcdd.com or may be obtained by contacting the District Manager's office

The public hearing and meeting are open to the public and will be conducted in

accordance with the provisions of Florida law for community development districts. They may be continued to a date, time, and place to be specified on the record at the hearing or meeting. There may be occasions when staff or Board members may

In accordance with the provisions of the Americans with Disabilities Act, any person

requiring special accommodations because of a disability or physical impairment

should contact the District Manager's office at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at

711 or 1-800-955-8771 (TTY), or 1-800-955-8770 (voice) for aid in contacting the

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure

that a verbatim record of the proceedings is made, including the testimony and evi-

SECOND INSERTION

via email at andy@hikai.com or via phone at (813) 565-4663.

SUBSEQUENT INSERTIONS

CHARLOTTE COUNTY

--- PUBLIC SALES / ESTATE ---

SECOND INSERTION

IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000468CP **Division Probate** IN RE: ESTATE OF Catherine Elizabeth Kenney

NOTICE TO CREDITORS

The administration of the estate of Catherine Elizabeth Kenney, deceased, whose date of death was August 8, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL

Deceased.

33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is: July 11, 2025.

Signed on this 8th day of July, 2025. /s/Marlene M. Kenney Marlene M. Kenney, f/k/a Marlene M. Roantes Personal Representative

Mark Martella, Esq. Florida Bar No. 0024021 Martella Law Firm, PLLC 18245 Paulson Drive, Suite 131 Port Charlotte, FL 33954 Telephone: 941-867-6865 Fax: 941-867-8949 E-mail: mark@martellalaw.com Secondary: tara@martellalaw.com Attorney for Petitioner July 11, 18, 2025

/s/ Mark Martella

25-00696T

SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration)
IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000722CP IN RE: ESTATE OF THEODORE WARDELL Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of Theodore Wardell, deceased, File Number 25000722CP, by the Circuit Court for Charlotte County, Florida, Probate Di-

vision, the address of which is 350 E Marion Ave, Punta Gorda FL 33950; that the decedent's date of death was January 6, 2025; that the total value of the estate is less than \$75,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Address Name Andrew Wardell 7105 Plantation St Englewood, FL 34224 Tasha Wardell 11930 Florence Ave Port Charlotte FL 33981 Joseph Wardell 2386 Vestridge St North Port, Florida 34287 ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOT-WITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

DATE OF DEATH IS BARRED. The date of first publication of this Notice is July 11, 2025.

Persons Giving Notice: Andrew Wardell 7105 Plantation St Englewood, Florida 34224 Tasha Wardell 11930 Florence Ave Port Charlotte FL 33981 Joseph Wardell 2386 Vestridge St North Port, Florida 34287 Attorney for Persons Giving Notice Albert Stickley III, Esq.

25-00692T July 11, 18, 2025

Andy Mendenhall

District Manager July 11, 18, 2025

participate by speaker telephone.

dence upon which such appeal is to be based.

NOTICE TO CREDITORS

(Summary Administration)

IN THE CIRCUIT COURT FOR

CHARLOTTE COUNTY, FLORIDA

PROBATE DIVISION

File No. 25000715CP Division PROBATE

IN RE: ESTATE OF

JAMES DAVID KARTZ

Deceased.

TO ALL PERSONS HAVING CLAIMS

OR DEMANDS AGAINST THE

You are hereby notified that an Or-

der of Summary Administration has been entered in the estate of JAMES

DAVID KARTZ, deceased, File Number

25000715CP, by the Circuit Court for

CHARLOTTE County, Florida, Probate

Division, the address of which is 350

E. Marion Avenue, Punta Gorda, FL

33950; that the decedent's date of death

was August 9, 2024; that the total value

of the estate is \$3,500.00 and that the

names and addresses of those to whom

it has been assigned by such order are:

ABOVE ESTATE:

District Manager's office.

25-00695T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25-766-CP **Division Probate** IN RE: ESTATE OF ARNO VON RUCKTESCHELL Deceased.

The administration of the Estate of Arno von Ruckteschell, deceased, whose date of death was April 14, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no

duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS

The date of first publication of this notice is July 11, 2025.

Personal Representative:

Jovita Williamson 4567 McCormick Rd. Marianna, FL 32448

Attorney for Personal Representative: Tina M. Mays, Esq. Florida Bar No. 0726044 Mizell & Mays Law Firm, P.A. 331 Sullivan St. Punta Gorda, FL 33950 Telephone: (941) 575-9291 E-mail Addresses: tmays@mizell-law.com, ndotres@mizell-law.com July 11, 18, 2025 25-00691T

SECOND INSERTION

NOTICE TO CREDITORS IN THE TWENTIETH CIRCUIT COURT IN AND FOR CHARLOTTE COUNTY, FLORIDA PROBATE

25-CP-744 IN RE: ESTATE OF: JAMES VINCENT CORRAO Deceased

The administration of the estate of JAMES VINCENT CORRAO, deceased, whose date of death was April 10, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and

other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no duty to discover whether any property Florida Statutes, applies, or may apply, unless a written demand is filed within the time provided by section 732.2211, Florida Statutes.

PROBATE CODE WILL BE FOREV-ER BARRED.

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

notice was or shall be: July 11, 2025.

Personal Representative: Jason Corrao,

/s/ Alexis A. Sitka, P. A. Telephone: (239) 997-0078

July 11, 18, 2025 25-00693T

held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act, as described in section 732.216-732.228,

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA

NOTWITHSTANDING THE TIME DATE OF DEATH IS BARRED.

The date of first publication of this

7427 Harmony Pond Road, Dane, WI 53529 Attorney for Personal Representative:

Alexis A. Sitka, P. A. Florida Bar Number: 0004766 P.O. Box 150171 Cape Coral, Florida 33915 Alexis@sitkalaw.com

SECOND INSERTION

NOTIFIED THAT:

Name Address Daphne Langner

7409 West Lenox Circle

All creditors of the estate of the decedent and persons having claims or

Punta Gorda, FL 33950 ALL INTERESTED PERSONS ARE

demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOT-WITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is July 11, 2025.

Person Giving Notice: Daphne Langner

7409 West Lenox Circle Punta Gorda, Florida 33950 Attorney for Person Giving Notice Albert Stickley III, Esquire

Attorney Florida Bar Number: 0051605 STICKLEY LAW 737 S. Indiana Ave., Suite A Englewood, FL 34223 Telephone: (941) 474-5506 Fax: (941) 474-5507 E-Mail: aj@stickleylaw.com

Secondary E-Mail: info@stickleylaw.com July 11, 18, 2025

25-00688T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-000713 IN RE: ESTATE OF LARRY RAYMOND RICHARDSON A/K/A LARRY R. RICHARDSON Deceased.

The administration of the estate of Larond Richardson a/k/a Larry Richardson, deceased, whose date of death was February 28, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228.

Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 11, 2025.

Personal Representative: Brock W. Richardson 1027 Brookpoint Drive

Medina, Ohio 44256 Attorney for Personal Representative: Jenny C. Hazel, Attorney Florida Bar Number: 0163562 MCCRORY LAW FIRM 309 Tamiami Trail PUNTA GORDA, FL 33950 Telephone: (941) 205-1122 Fax: (941) 205-1133 E-Mail: jenny@mccrorylaw.com Secondary E-Mail: debbie@mccrorvlaw.com July 11, 18, 2025 25-00687T

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA

PROBATE DIVISION File No. 25-675-CP **Division PROBATE** IN RE: ESTATE OF LINDA ANN

SIEGENTHALER-BAKER A/K/A LINDA ANN SIEGENTHALER BAKER Deceased.

stration of th LINDA ANN SIEGENTHALER-BAK-ER A/K/A LINDA ANN SIEGENT-HALER BAKER, deceased, whose date of death was April 24, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY

OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 11, 2025.

Personal Representative: Richard M. Baker 1745 Rymal Road Alvin, Texas 77511

Schwarz & Harris, P.A. Attorneys for Personal Representative: Ellie K. Harris Florida Bar Number: 0021671 Elise V. Bouchard Florida Bar Number: 0109033 17841 Murdock Circle Port Charlotte, Florida 33948 Telephone: (941) 625-4158 Fax: (941) 625-5460 E-Mail: e-service@schwarzlaw.net July 11, 18, 2025 25-00686T

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY. FLORIDA PROOBATE DIVISION

CASE NO.: 25000687CP IN RE: THE ESTATE OF: MATTHEW SWIATEK, Deceased.

The administration of the estate of MATTHEW SWIATEK, deceased, date of death was 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave, Punta Gorda, FL 33950. The names and addresses of the Personal Representative and the Personal Representative's Attorney are set forth

All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AF-TER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED. A PERSONAL REPRESENTATIVE OR CURATOR HAS NO DUTY TO DISCOVER WHETHER ANY PROPERTY HELD AT THE TIME OF THE DECEDENT'S DEATH BY THE DECEDENT OR THE DE-CEDENT'S SURVIVING SPOUSE IS PROPERTY TO WHICH THE FLOR-IDA UNIFORM DISPOSITION OF COMMUNITY PROPERTY RIGH AT DEATH ACT AS DESCRIBED IN SS. 732.216-732.228, APPLIES, OR MAY APPLY, UNLESS A WRITTEN DEMAND IS MADE BY A CREDITOR AS SPECIFIED UNDER S. 732.2211.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this

Notice is July 11, 2025.

Personal Representative TREVOR MATTHEW SWIATEK 810 Hidden Cove Way,

Parrottsville, TN, 37843, Attorney for Personal Representative KEVIN DRUMMOND, ESQ. (FBN 1002238)

BLUE LINE LAW FIRM, PLLC

1645 Palm Beach Lakes Blvd., Suite 1200 West Palm Beach, FL 33401 Telephone: 888-611-9511

Facsimile: 561-892-3330 Email: intake@tbllf.com E-Service: Eservice@tbllf.com July 11, 18, 2025 25-00685T

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--- ACTIONS / SALES / ESTATE ---

SECOND INSERTION

SECOND INSERTION

THEREOF

NOTICE OF FORECLOSURE SALE OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA

CASE NO.: 2024-CA-000288 PENNYMAC LOAN SERVICES, LLC,

Plaintiff, v. LAURA F. BUTTON A/K/A LAURA FAYE BRADAN BUTTON, et al., Defendants.

NOTICE is hereby given that Roger D. Eaton, Clerk of the Circuit Court of Charlotte County, Florida, will on August 7, 2025, at 11:00 a.m. ET, via the online auction site at www.charlotte. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Charlotte County, Florida, to wit:

Lot 3, Block 3238, PORT CHAR-LOTTE SUBDIVISION SEC-TION FIFTY ONE, according to the plat thereof, recorded in Plat Book 5, Pages 65A through 65H, of the Public Records of Charlotte County, Florida.

Property Address: 1298 Guild Street, Port Charlotte, FL 33952 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT

OF THE TWENTIETH JUDICIAL

CIRCUIT IN AND FOR

CHARLOTTE COUNTY,

FLORIDA

Case No: 23003161CA

SOLELY AS OWNER TRUSTEE OF

NEW RESIDENTIAL MORTGAGE

NOTICE IS HEREBY GIVEN that

pursuant the Final Judgment of

Foreclosure dated January 7, 2025

and entered in Case No. 23003161CA

of the Circuit Court of the Twentieth

Judicial Circuit in and for Charlotte

County, Florida wherein CITIBANK,

CAPACITY BUT SOLELY AS OWNER

TRUSTEE OF NEW RESIDENTIAL

MORTGAGE LOAN TRUST 2019-RPL3, is the Plaintiff and HANAN IBRAHIM; HAMDY IBRAHIM; THE H.T. HACKNEY CO.; and SECTION 20 PROPERTY OWNER'S

ASSOCIATION, INC.; are Defendants,

Clerk of Courts will sell to the highest

and best bidder for cash at www.

charlotte.realforeclose.com at 11:00

a.m. on August 1, 2025, the following

described property set forth in said

LOTS 45 AND 46, BLOCK 535,

PUNTA GORDA ISLES SEC-

TION 20, A SUBDIVISION ACCORDING TO THE PLAT

Final Judgment, to wit:

Roger D Eaton, Charlotte County

NOT IN ITS INDIVIDUAL

CITIBANK, N.A., NOT IN ITS

INDIVIDUAL CAPACITY BUT

LOAN TRUST 2019-RPL3,

HANAN IBRAHIM; et al.,

Plaintiff, vs.

Defendants.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

WITNESS my hand and official seal of this Honorable Court this 07/02/2025. Roger D. Eaton

PLAT BOOK 11, PAGES 2A

THROUGH 2Z42, OF THE PUB-

LIC RECORDS OF CHARLOTTE

Commonly known as: 359 Porto

Alegre St., Punta Gorda, FL 33983

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.

If the sale is set aside, the Purchaser

may be entitled to only a return of the

sale deposit less any applicable fees and

costs and shall have no other recourse

against the Mortgagor, the Mortgagee

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 Jon Embury, Administrative

Services Manager, whose office is lo-

cated at 350 E. Marion Avenue, Punta

Gorda, Florida 33950, and whose

telephone number is (941) 637-2110,

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

DATED in Charlotte, Florida this,

As Clerk of Circuit Court

(SEAL) By: B. Lackey

Deputy Clerk

25-00698T

CHARLOTTE County, Florida

impaired, call 711.

day of 07/08/2025

LLS10747-Ibrahim

July 11, 18, 2025

or the Mortgagee's attorney.

COUNTY, FLORIDA.

Clerk of the Circuit Court (SEAL) By: D. Gerace DEPUTY CLERK July 11, 18, 2025 25-00689T

RECORDED IN

SECOND INSERTION

NOTICE TO CREDITORS CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000203CP IN RE: ESTATE OF RUDI KURT RENNERT,

Deceased The administration of the estate of

RUDI KURT RENNERT, deceased, whose date of death was January 2, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the Personal Representative and the Personal Representative's attorney are set

All creditors of Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this Notice is required to be served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of Decedent and other persons having claims or demands against Decedent's estate must file their claims with this Court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

The Personal Representative has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is July 11, 2025.

Signed on this 8th day of July, 2025. Personal Representative: JUDITH M. RENNERT

27043 Pelotas Drive Punta Gorda, FL 33983 Attorney for Personal Representative: KEVIN PILLION ESQ. Florida Bar No. 70288 Life Planning Law Firm 1671 Mound Street Sarasota, FL 34236 Telephone: (941) 914-6000 Email: kevin@lifelawfirm.com Alt. Email: service@lifelawfirm.com July 11, 18, 2025

25-00697T

SECOND INSERTION

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE

COUNTY, FLORIDA Case No. 25-CA-000169 Honorable Judge: Geoffrey Henry Gentile

PLANET HOME LENDING, LLC Plaintiff, vs. ANGELA THOMAS; NICHOLAS

DONALD THOMAS; ROTONDA WEST ASSOCIATION, INC.: CLERK OF CIRCUIT COURT FOR CHARLOTTE COUNTY; STATE OF FLORIDA: ENERGY SOLUTIONS DIRECT; LINEAR ROOFING; RANDALL E. KOZULLA; ALL UNKNOWN HEIRS, TRUSTEES, PERSONAL REPRESENTATIVES, CREDITORS, DEVISEES, OR OTHER PERSONS KNOWN OR UNKNOWN CLAIMING INTER-EST BY, THROUGH, UNDER, OR AGAINST ROBERT E. KAZULLA: UNKNOWN TENANT OCCUPANT **#1, UNKNOWN TENANT** OCCUPANT #2;

Defendants, NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 30, 2025 in the abovestyled cause, I Roger D. Eaton, Clerk of the Circuit Court of Charlotte County, will sell to the highest and best bidder for cash online at www. charlotte.realforeclose.com at 11:00 AM. on August, 25, 2025 the following described property:

LOT 315, ROTONDA WEST

BROADMOOR, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 8, PAGE 18A, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

Tax ID/UPI No. 412013353007 COMMONLY KNOWN AS: 96 Broadmoor Lane, Rotonda West, FL 33947.

ANY PERSON CLAIMING AN IN-TEREST 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.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Dated this 07/08/2025.

Roger D. Eaton, Clerk of Circuit Court (SEAL) By: B. Lackey Deputy Clerk of Court 25-00694T

July 11, 18, 2025

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION must be filed with the clerk. File No. 25000790CP

SECOND INSERTION

Division Probate IN RE: ESTATE OF YVONNE SYLVIA CLARK Deceased.

The administration of the estate of

YVONNE SYLVIA CLARK, deceased, whose date of death was November 29. 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 2000 Main Street, Sarasota, Florida 34237. The names and addresses of the personal representative and the personal representative's attorney are set forth

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 11, 2025.

Personal Representative: Darrell Immanuel Johnson 1452 Noble Terrace

Port Charotte, Florida 33952 Attorney for Personal Representative: Season A. Spanski

25-00700T

Attorney Florida Bar Number: 1044362 946 Tamiami Trail, Unit 206 Spanski Law, PLLC Port Charlotte, FL 33953 Telephone: (941) 206-2223 Fax: (941) 206-2224 E-Mail: Season@spanskilaw.com E-Mail: Heather@spanskilaw.com

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 25000720CP

Division Probate IN RE: ESTATE OF NORMAN T. BROCK Deceased. The administration of the estate of

NORMAN T. BROCK, deceased, whose date of death was May 23, 2025, pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 11, 2025.

Personal Representative: HEATHER WIREMAN

102 Coppersmith Dr. Katy, Texas 4450 for Personal Representative: STEPHEN K. BOONE, Esq. Attorney

Florida Bar Number: 371068 BOONE BOONE & BOONE, P.A. 1001 Avenida Del Circo VENICE, FL 34285 Telephone: (941) 488-6716 Fax: (941) 488-7079 E-Mail: sboone@boone July 11, 18, 2025 25-00699T

LORIDA'S NEWSPAPER FOR THE C-SUITE

FOURTH INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CICRCUIT IN AND FOR CHARLOTTE COUNTY FLORIDA

CASE NO.: 25000370CA RDK INVESTMENT HOLDINGS LLC, Plaintiff, v.

JOHN TURKOVICH,

Defendants. TO: JOHN TURKOVICH 915 MENOHER BLVD, STE A. IOHNSTOWN PA 15905

YOU ARE NOTIFIED that an action to quiet title on the following property in Charlotte County, Florida: THE FOLLOWING

SCRIBED LAND, SITUATE, LYING, AND BEING IN CHAR-LOTTE COUNTY, FLORIDA, TO WIT: PCH 024 2012 0009 PORT

CHARLOTTE SEC 24 BLK 2012

has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on The Law Office of C.W. Wickersham, Jr., P.A., Plaintiff's attorney, at 2720 Park Street, Suite 205, Jacksonville, Florida, 32205,

Phone Number: (904) 389-6202, not less than 28 days of the first date of publication of this Notice, and file the original with the Clerk of this Court, at 350 E Marion Ave, Punta Gorda, FL 33950 before service on Plaintiff or immediately thereafter. If you fail to do so, a Default may be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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.

DATED this 23 day of June, 2025. Clerk of the Circuit Court By: B. Lackey (SEAL) As Deputy Clerk

June 27; July 4, 11, 18, 2025 25-00656T

THIRD INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR

CHARLOTTE COUNTY, FLORIDA Case No.: 25000681DR MICHAEL MCKIM,

Petitioner, v. HEATHER ANN KENNEDY,

Respondent.
(IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA)

TO: HEATHER ANN KENNEDY Address Unknown

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your writ-ten defenses, if any, to it on Michael McKim, Petitioner, c/o The Law Office of Eric Reyes, Esq., 18245 Paulson Dr., Suite 127, Port Charlotte, FL 33954, on or before (date at least 28 days from first publication 8/8/2025) and file the original with the clerk of this Court at 350 E. Marion Avenue, Punta Gorda, FL 33950 before service on the Peti-

tioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in

The action is asking the Court to decide issues relating to dissolution of marriage, including division of marital assets, liabilities, and any other relief as the Court deems just and proper.
You must keep the Clerk of the Cir-

cuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office.

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of plead-

Dated: July 2, 2025 CLERK OF THE CIRCUIT COURT By: C. Schmidt (SEAL) Deputy Clerk July 4, 11, 18, 25, 2025 25-00680T

THIRD INSERTION

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE

COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

Case No. 25000702CA Citizens Bank, N.A. Plaintiff, vs. Richard Edwin Tanner Tabor a/k/a West Virginia Blind Trust Certificate (95-006685); the Unknown Trustees of the Leah Marie Thomas Living Soul Business TR 88-6538686,; Unknown Beneficiaries of the Leah Marie Thomas Living Soul Business TR 88-6538686, Defendants.

TO: the Unknown Trustees of the Leah Marie Thomas Living Soul Business TR 88-6538686, and Unknown Beneficiaries of the Leah Marie Thomas Living Soul Business TR 88-6538686 Last Known Address: Unknown

YOU ARE HEREBY NOTIFIED that an action for declaratory relief on the following property in Charlotte County, Florida:

LOT 4, BLOCK 1689, PORT CHARLOTTE SUBDIVISION, SECTION FIFTY TWO, AC-CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE(S) 66A THROUGH 66F, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jona-

than Mesker, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication on or before August 4, 2025, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

THIS NOTICE SHALL BE PUB-LISHED ONCE A WEEK 4X DATED on June 27, 2025.

Roger Eaton As Clerk of the Court By B. Lackey (SEAL) As Deputy Clerk

Jonathan Mesker, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney 4919 Memorial Hwy, Suite 135, Tampa, FL 33634 File # 23-F00985 July 4, 11, 18, 25, 2025 25-00669T



Who benefits from legal notices?

You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large.

When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.

PUBLISH YOUR LEGAL NOTICE

July 11, 18, 2025

Call **941-906-9386** and select the appropriate County name from the menu option or email legal@businessobserverfl.com

Choices and Solutions

What Should Be Done

Left unchanged, Social Security and Medicare are bankrupting America. Here are practical ways to provide a social safety net for those who need it. Unfortunately, politicians don't show the courage to cross that bridge.

BY MILTON & ROSE FRIEDMAN

ost of the present welfare programs should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests — ideological, political and financial — stand in the way.

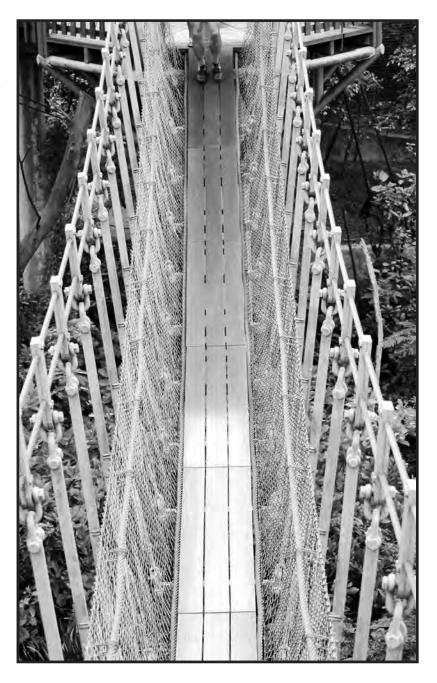
Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash — a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.

THE NEGATIVE INCOME TAX

The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



STEPS TO FIX ENTITLEMENTS

- Enact a "negative income tax."
- Wind down Social Security

6677

Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

To simplify the discussion, let us use the simpler British term of "personal allowances" to refer to this basic

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable breakeven levels and tax rates, it would be far less expensive than our present system.

There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

- l. Repeal immediately the payroll tax.
- 2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
- 3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
- 4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
- 5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
 - 6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program induding elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the "Family Assistance Plan."

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on "The Impossibility of Radical Welfare Reform":

"All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

"The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

"The third is the additional cost to the taxpayers.

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time." The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

Yet, as Anderson says, "There is no way that the Con-

Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, "The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more."

Even the \$6,000 "typical" figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape.

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: "There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time."

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.