

FIRST INSERTION

This Instrument Prepared By/Returned to:
Michael J Posner, Esq., HUD Foreclosure Commissioner
Lippes Mathias LLP
4420 Beacon Circle
West Palm Beach, Florida 33407
HECM# 094-5506892
PCN:521505011160

AMENDED NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on October 1, 2008, a certain Mortgage was executed by Gladys L. Schwab, a single woman as Mortgagor in favor of Liberty Reverse Mortgage, Inc. which Mortgage was recorded October 13, 2008, in Official Records Book 6285, Page 1028 in the Office of the Clerk of the Circuit Court for Volusia County, Florida, (the "Mortgage"); and

WHEREAS, the Mortgage was assigned to Reverse Mortgage Solutions, Inc. by Assignment recorded October 14, 2011 in Official Records Book 6641, Page 3460, in the Office of the Clerk of the Circuit Court for Volusia County, Florida; and

WHEREAS, the Mortgage was assigned to and is now owned by the United States Secretary of Housing and Urban Development (Scott Turner) (the "Secretary"), by Assignment recorded April 18, 2023 in Official Records Book 8394, Page 3595, in the Office of the Clerk of the Circuit Court for Volusia County, Florida; and

WHEREAS, the Mortgage was insured by the Secretary pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage is now owned by the Secretary; and

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that Mortgagor has either died, defaulted under the terms of the Mortgage or has abandoned the Property, hereinafter defined and the Mortgage remains wholly unpaid as of the date of this Notice and no payment has been made to restore the loan to current status; and

NOTE: This Notice is being rerecorded solely to correct the sale date from 2025 to 2026.

WHEREAS, the entire amount delinquent as of October 12, 2025 is \$107,901.68 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable; and

WHEREAS, the Unknown Spouse of Gladys L. Schwab, with a last known address of 112 Lacosta Lane, #116, Daytona Beach, Florida 32114 may claim some interest in the property hereinafter described, as the surviving spouse in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Unknown Tenant(s), with an address of may claim some interest in the property hereinafter described, as a/the tenant(s) in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Indigo Woods Condominium Association, Inc. with a last known address of 112 La Costa Lane, Daytona Beach, Florida 32114 may claim some interest in the property hereinafter described pursuant to that certain Declaration recorded in Official Records Book 2407, Page 782, as amended, of the Public Records of Volusia County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary;

WHEREAS, the Secretary may have an interest in the property hereinafter described, pursuant to that Adjustable-Rate Home Equity Conversion Second Mortgage recorded October 13, 2008, in Official Records Book 6285, Page 1042, of the Public Records of Volusia County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary.

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on June 22, 2000 in Official Records Book 4563, Page 4679 of the Public Records of Volusia County, Florida, notice is hereby given that on **January 7, 2026 at 9:00 a.m.** local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF FLORIDA, COUNTY OF VOLUSIA, CITY OF DAYTONA BEACH, AND IS DESCRIBED AS FOLLOWS:

THAT CERTAIN CONDOMINIUM PARCEL COMPOSED OF UNIT NO. 116, INDIGO WOODS EAST CONDOMINIUM, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN ACCORDANCE WITH AND SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS, TERMS AND OTHER PROVISION OF THE DECLARATION OF CONDOMINIUM INDIGO WOODS EAST, A CONDOMINIUM, AS RECORDED IN OFFICIAL RECORDS BOOK 2407, PAGE 782, AND ALL AMENDMENTS THERETO, ALL OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA

Commonly known as: 112 Lacosta Lane, #116, Daytona Beach, Florida 32114

The sale will be held at 112 Lacosta Lane, #116, Daytona Beach, Florida 32114. The Secretary of Housing and Urban Development will bid \$107,901.68 together with accrued interest from October 12, 2025 (subject to increases applicable under the Note), plus all costs of this foreclosure and plus costs of an owner's policy of title insurance or other sums which may be due.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his/her/its pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling ten (10%) percent of the bid amount in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of ten (10%) percent of the bid amount must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within thirty (30) days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for fifteen (15) day increments for a fee equal to Five Hundred and NO/100 Dollars (\$500.00) per extension, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused

FIRST INSERTION	FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT, SEVENTH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 2025 13147 PRDL DIVISION: 10 IN RE: ESTATE OF SANDRA A. BEATTY, Deceased. The administration of the estate of SANDRA A. BEATTY, deceased, whose date of death was March 4, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is Post Office Box 6043, DeLand, FL 32721. 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, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. The written demand must be filed with the clerk. 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 November 27, 2025. Signed by: /s/Tammy Cruz Tammy Cruz, Personal Representative 626 Winston Drive Holly Hill, FL 32117 /s/ Fred B. Share FRED B. SHARE, ESQUIRE Florida Bar No. 256765 1092 Ridgewood Avenue Holly Hill, FL 32117 Telephone: (386) 253-1030 Fax: (386) 248-2425 E-Mail: fredshare@cfl.rr.com 2nd E-Mail: brobins@cfl.rr.com Attorney for Personal Representative Nov. 27; Dec. 4, 2025 25-005961	NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025 12957 PRDL IN RE: ESTATE OF IRENE ALICE ZEHR 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 IRENE ALICE ZEHR, deceased, File Number 2025 12957 PRDL, by the Circuit Court for VOLUSIA County, Florida, Probate Division, the address of which is 101 N Alabama Ave, DeLand, FL 32724; that the decedent's date of death was May 30, 2024; that the total value of the estate is \$8,375.00 and that the names and addresses of those to whom it has been assigned by such order are: Name Address HANK ZEHR 1273 County Road 1684 Holly Pond, AL 35058 DONALD R. ZEHR, JR. 2657 Ten Mile Road Pace, FL 32571 REGINA JOHNSEY 2936 Highway 77 Columbiana, AL 35051 DEBRA JOHNSTON F/K/A DEBRA SMITH 2345 Y Highway Norwood, MO 65717 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. NOTWITHSTANDING 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 November 27, 2025. Person Giving Notice: HANK ZEHR 1273 County Road 1684 Holly Pond, AL 35058 Attorney for Person Giving Notice ANDRE "ANDI" T. SIEMER Florida Bar Number: 1037800 KAITLIN J. STOLZ Florida Bar Number: 1015652 AMY B. VAN FOSSEN, P.A. 211 E. New Haven Avenue Melbourne, Florida 32901 Telephone: (321) 345-5945 Fax: (321) 345-5417 E-Mail: andi@amybvanfossen.com Secondary E-Mail: service@amybvanfossen.com Nov. 27; Dec. 4, 2025 25-005971

portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within, the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is the principal balance set forth above, together with accrued, unpaid interest, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out of pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: November 13, 2025

HUD Foreclosure Commissioner
By: /s/ Michael J Posner
Michael J Posner, Esquire
Lippes Mathias LLP
4420 Beacon Circle
West Palm Beach, Florida 33407
T:561.842.3000•F:561.842.3626
Direct: 561.594.1452

STATE OF FLORIDA)
)
) ss:
COUNTY OF PALM BEACH)
Sworn to, subscribed and acknowledged before me this 13 day of November 2025,
by mean of ☒ physical presence or ☐ online notarization, Michael J Posner, HUD
Foreclosure Commissioner who ☒ is personally known to me or ☐ produced
as identification.
/s/ Rocio Michelle Leiva
Notary Public, State of Florida
(SEAL) ROCIO MICHELLE LEIVA Notary Public - State of Florida Commission # HH
721083 My Comm. Expires Sep 22, 2029 Bonded through National Notary Assn.
Unless you, within thirty days of your receipt of this notice, dispute the validity of the debt
claimed in this letter, or any portion of the debt, we will assume that the debt alleged in this
letter is valid. If we receive notice from you within thirty days of your receipt of this notice
that the debt claimed in this notice, or any portion of the debt, is disputed, we will obtain
verification of the debt and will forward that verification to you. Also, upon request to us
within thirty days of your receipt of this notice, we will provide the name and address of
the original creditor of the debt claimed in this notice, if different from the United States
Secretary of Housing and Urban Development. See details of your rights on the attached
Notice.

FAIR DEBT PRACTICES ACT NOTICE

Lippes Mathias LLP is a debt collector. We are trying to collect a debt that you owe to the United States Secretary of Housing and Urban Development. We will use any information you give us to help collect the debt.

How can you dispute the debt?

Call or write to us within thirty (30) days of your receipt of this Notice of Default to dispute all or part of the debt. If you do not, we will assume that our information is correct.

If you write to us within thirty (30) days of your receipt of this Notice of Default, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically via email at mjposner@lippes.com.

What else can you do?

Write to ask for the name and address of the original creditor, if different from the current creditor. If you write within thirty (30) days of your receipt of this Notice of Default, we must stop collection until we send you that information.

You may use the form below or write to us without the form. We accept such requests electronically via email at mjposner@lippes.com.

Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.

Contact us about your payment options.

Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

How do you want to respond?

Check all that apply: Mail this form to: Michael Posner, Esq., Lippes Mathias LLP, 4420 Beacon Circle, West Palm Beach, Florida 33407

☐ I want to dispute the debt because I think:

☐ This is not my debt.

☐ The amount is wrong.

☐ Other (please describe on reverse or attach additional information).

☐ I want you to send me the name and address of the original creditor.

☐ Other (please describe on reverse or attach additional information).

☐ I enclosed this amount: \$ _____ Make your check payable to Lippes Mathias Trust Account.

Include the name of the United States Secretary of Housing and Urban Development.

☐ Quiero este formulario en español.

November 27; December 4, 11, 2025

25-005881

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL
CIRCUIT IN AND FOR VOLUSIA
COUNTY, FLORIDA
CASE NO.: 2025 12309 CICI
WILMINGTON SAVINGS
FUND SOCIETY, FSB, NOT IN
ITS INDIVIDUAL CAPACITY
BUT SOLELY AS TRUSTEE
OF STARWOOD MORTGAGE
RESIDENTIAL TRUST 2022-1,
Plaintiff, vs.
FRANCISCO J. SANTANA; ASHLEY
SANTANA; THE INTERNATIONAL
RESIDENTIAL OWNERS
ASSOCIATION, INC.; MASTER'S
GLEN AT GRANDE CHAMPION
HOMEOWNERS' ASSOCIATION,
INC.; AERO HEC ACQUISITION I,
LLC; UNKNOWN TENANT(S) IN
POSSESSION #1 and #2, and ALL
OTHER UNKNOWN PARTIES, et al.,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure (In Rem) dated November 12, 2025, entered in Civil Case No.: 2025 12309 CICI of the Circuit Court of the Seventh Judicial Circuit in and for Volusia County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF STARWOOD MORTGAGE RESIDENTIAL TRUST 2022-1, Plaintiff, and FRANCISCO J. SANTANA; ASHLEY SANTANA; THE INTERNATIONAL RESIDENTIAL OWNERS ASSOCIATION, INC.; MASTER'S GLEN AT GRANDE CHAMPION HOMEOWNERS' ASSOCIATION, INC.; AERO HEC ACQUISITION I, LLC, are Defendants.

LAURA E. ROTH, The Clerk of the Circuit Court, will sell to the highest bidder for cash, at www.volusia.realforeclose.com, at 11:00 AM, on the 13th day of February, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 56, GRANDE CHAMPION AT PARCEL NW-27, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN MAP BOOK 51, PAGES 161 THROUGH 166, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

If you are a person claiming a right to funds remaining after the sale, you must file a

claim with the clerk before the clerk reports the surplus as unclaimed. If you fail to file a timely 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.

REQUESTS FOR ACCOMMODATIONS BY PERSONS WITH DISABILITIES If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724, (386) 257-6096, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the appearance is less than 7 days; if you are hearing or voice impaired, call 711.

THESE ARE NOT COURT INFORMATION NUMBERS

SOLICITUD DE ADAPTACIONES PARA PERSONAS CON DISCAPACIDADES Si usted es una persona con discapacidad que necesita una adaptación para poder participar en este procedimiento, usted tiene el derecho a que se le proporcione cierta asistencia, sin incurrir en gastos. Comuníquese con la Oficina de Administración Judicial (Court Administration), 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724, (386) 257-6096, con no menos de 7 días de antelación de su cita de comparecencia ante el juez, o de inmediato al recibir esta notificación si la cita de comparecencia está dentro de un plazo menos de 7 días; si usted tiene una discapacidad del habla o del oído, llame al 711.

ESTOS NUMEROS TELEFONICOS NO SON PARA OBTENER INFORMACION JUDICIAL

Dated: November 19, 2025

/s/ Brian L. Rosaler
By: Brian L. Rosaler
Florida Bar No.: 0174882.
Attorney for Plaintiff:
Brian L. Rosaler, Esquire
Popkin & Rosaler, P.A.
1701 West Hillsboro Boulevard
Suite 400
Deerfield Beach, FL 33442
Telephone: (954) 360-9030
Facsimile: (954) 420-5187
25-51880
Nov. 27; Dec. 4, 2025

25-005931

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FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT, IN AND
FOR VOLUSIA COUNTY, FLORIDA
CASE NO. 2025 13729 CIDL
U.S. BANK NATIONAL ASSOCIATION,
AS SUCCESSOR IN INTEREST TO
BANK OF AMERICA NATIONAL
ASSOCIATION, SUCCESSOR BY
MERGER TO LASALLE BANK
NATIONAL ASSOCIATION, AS
TRUSTEE FOR GSAMP TRUST 2007-
HE2, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2007-HE2,
Plaintiff, vs.
BRENDA J. INGRAM, ET AL.
Defendants

To the following Defendant(s):
BRENDA J. INGRAM (CURRENT RESIDENCE UNKNOWN)
Last Known Address: 2643 CANDLER DRIVE DELTONA, FL 32725
YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
LOT 11, IN BLOCK 1419, DELTONA LAKES UNIT FIFTY-THREE, ACCORDING TO A PLAT THEREOF AS RECORDED IN MAP BOOK 28, PAGES 32 THROUGH 42, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.
A/K/A 2643 CANDLER DRIVE, DELTONA FLORIDA 32725
has been filed against you and you are required to serve a copy of your written defenses, if any, to J. Anthony Van Ness, Esq. at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before January 5, 2026 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. This notice is provided to Administrative Order No. 2065.

If you are a person with a disability who needs an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please

contact Court Administration in advance of the date the service is needed: Court Administration, 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114, (386) 257-6096. Hearing or voice impaired, please call 711.

REQUESTS FOR ACCOMMODATIONS BY PERSONS WITH DISABILITIES If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114, (386) 257-6096, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the appearance is less than 7 days; if you are hearing or voice impaired, call 711.

THESE ARE NOT COURT INFORMATION NUMBERS

SOLICITUD DE ADAPTACIONES PARA PERSONAS CON DISCAPACIDADES Si usted es una persona con discapacidad que necesita una adaptación para poder participar en este procedimiento, usted tiene el derecho a que se le proporcione cierta asistencia, sin incurrir en gastos. Comuníquese con la Oficina de Administración Judicial (Court Administration), 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114, (386) 257-6096, con no menos de 7 días de antelación de su cita de comparecencia ante el juez, o de inmediato al recibir esta notificación si la cita de comparecencia está dentro de un plazo menos de 7 días; si usted tiene una discapacidad del habla o del oído, llame al 711.

ESTOS NUMEROS TELEFONICOS NO SON PARA OBTENER INFORMACION JUDICIAL

WITNESS my hand and the seal of this Court this 20 day of November, 2025

Laura E. Roth
VOLUSIA COUNTY CLERK OF COURT
(SEAL) By /s/ Jennifer Vazquez
As Deputy Clerk

J. Anthony Van Ness, Esq.
VAN NESS LAW FIRM, PLC
Attorney for the Plaintiff
1239 E. NEWPORT CENTER DRIVE,
SUITE #110
DEERFIELD BEACH, FL 33442
PHH21181-25/cam
Nov. 27; Dec. 4, 2025

25-005941

SUBSEQUENT INSERTIONS

SECOND INSERTION

DEAN RIVER COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2024/2025 AND FISCAL YEAR 2025/2026 PROPOSED BUDGETS; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

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

DATE: December 9, 2025
TIME: 11:00 a.m.
LOCATION: Hampton Inn Daytona/Ormond Beach
155 Interchange Boulevard
Ormond Beach, Florida 32174

The purpose of the public hearings is to receive comments and objections on the adoption of the District's proposed budgets for the fiscal year beginning October 1, 2024, and ending September 30, 2025 (the "2024/2025 Proposed Budget") as well as the proposed budget for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("2025/2026 Proposed Budget" and, along with the 2024/2025 Proposed Budget, the "Proposed Budgets"). 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 Budgets may be obtained at the offices of the District Manager, Wrathell, Hunt and Associates, LLC, at 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Ph: (561) 571-0100 ("District Manager's Office"), during normal business hours.

The public hearings and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearings and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearings 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 hearings 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 hearings 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 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.

District Manager
November 20, 27, 2025

25-005831

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SECOND INSERTION

NOTICE OF ACTION -
CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT IN AND
FOR VOLUSIA COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2025 13414 CIDL
SELENE FINANCE, LP,
Plaintiff, vs.
JACOB M. VANSTRATT A/K/A JACOB
VANSTRATT, et al.
Defendant(s),
TO: GULF STATES CAPITAL,
whose current place of business is unknown
THE CORPORATION IS HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:
LOT 6, BLOCK F, REPLAT OF PENNSYLVANIA PARK, A SUBDIVISION ACCORDING TO MAP IN MAP BOOK 23, PAGE 178, OF THE PUBLIC RECORDS OF VOLUSIA 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 December 15, 2025 / (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.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of this Court at Volusia County, Florida, this 13 day of November, 2025.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT
(SEAL) BY: /s/ Jennifer Vazquez
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND
SCHNEID, PL
ATTORNEY FOR PLAINTIFF
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-294730
November 20, 27, 2025

25-005781

SUBSEQUENT INSERTIONS

SECOND INSERTION	
NOTICE OF SALE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA CASE NO. 2025 11009 CICI LOANDEPOT.COM, LLC Plaintiff, v. GERALDINE F MARTIN; UNKNOWN SPOUSE OF GERALDINE F. MARTIN; UNKNOWN TENANT 2; UNKNOWN TENANT 1; Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on November 6, 2025, in this cause, in the Circuit Court of Volusia County, Florida, the office of Laura E. Roth, Clerk of the Circuit Court, shall sell the property situated in Volusia County, Florida, described as: LOT 12, CAMBRIDGE SUBDIVISION, UNIT II, AS PER MAP RECORDED IN MAP BOOK 33, PAGE 97, PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. a/k/a 106 KENT CT, PORT ORANGE, FL 32127-5933 at public sale, to the highest and best bidder, for cash, online at www.volusia.realforeclose.com , on December 05, 2025 beginning at 11:00 AM. 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 an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please contact Court Administration in advance of the date the service is needed: Court Administration, 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724 (386) 257-6096; Hearing or voice impaired, please call 711. Dated at St. Petersburg, Florida this 11 day of November, 2025. eXL Legal, PLLC Designated Email Address: efiling@exlllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff /s/ Peter E. Lanning Peter E. Lanning FL Bar: 562221 1000010842 November 20, 27, 202525-005761	
SECOND INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2025 12547 CIDL SAILFISH SERVICING, LLC, Plaintiff, vs. LYDIA GEARHART, et al., Defendants. TO: MELISSA CARNS 1858 FERN PALM DRIVE, EDGEWATER, FL 32141 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOTS 423 AND 424, BLOCK 15, FLORIDA SHORES NO. 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 23, PAGE 57, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before December 8, 2025, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in BUSINESS OBSERVER) 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 an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please contact Court Administration in advance of the date the service is needed: Court Administration 125 E. Orange Ave., Ste. 300 Daytona Beach, FL 32114 (386) 257-6096 Hearing or voice impaired, please call 711. WITNESS my hand and the seal of this Court this 6th day of November, 2025. LAURA E. ROTH As Clerk of the Court (SEAL) By /s/ Jennifer Vazquez As Deputy Clerk De Cubas & Lewis, P.A. Attorney for Plaintiff PO BOX 5026 FORT LAUDERDALE, FL 33310 25-00705 November 20, 27, 202525-005741	
THIRD INSERTION	
NOTICE OF ADMINISTRATIVE COMPLAINT To: Reannah Z. Sheely Case No.: CD202503881/D 3444830/3403475 An Administrative Complaint to impose an administrative fine has been filed against you. You have the right to request a hearing pursuant to Sections 120.569 and 120.57, Florida Statutes, by mailing a request for same to the Florida Department of Agriculture and Consumer Services, Division of Licensing, Post Office Box 5708 Tallahassee, Florida 32314-5708. If a request for hearing is not received by 21 days from the date of the last publication, the right to hearing in this matter will be waived and the Department will dispose of this cause in accordance with law. Nov. 13, 20, 27; Dec. 4, 202525-005511	

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SECOND INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR VOLUSIA COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2024 14218 CIDL NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. BARRY SANDHAUS, AS TRUSTEE OF THE 233 BIRDIEWOOD LAND TRUST, et al. Defendant. To: LINDA SUE ANDERSON A/K/A LINDA S. ANDERSON 750 CENTER STREET BATAVIA, IL 60510 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 25, DEBARY PLANTATION UNIT 6, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN MAP BOOK 44, PAGES 109 AND 110, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. has been filed against you and you are required to file a copy of your written defenses, if any, to it on Jamie Juster, Esq., McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 153, Orlando, FL 32801 and file the original with the Clerk of the above- styled Court on or before December 15, 2025 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of said Court on the 13 day of November, 2025. LAURA E. ROTH, ESQ. CLERK OF COURT OF VOLUSIA COUNTY As Clerk of the Court (SEAL) BY: /s/ Jennifer Vazquez Deputy Clerk MCCALLA RAYMER LEIBERT PIERCE, LLP 225 East Robinson Street, Suite 153 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: Kimberlee.Masters@mccalla.com 24-10791FL November 20, 27, 202525-005771	
SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025-13035-PRDL Division Probate IN RE: ESTATE OF NEIL JON BRAND, Deceased. The administration of the estate of NEIL JON BRAND, deceased, whose date of death was September 15, 2023; File Number 2025-13035-PRDL, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is P.O. Box 6043, DeLand, FL 32721-6043. 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE 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: November 20, 2025. MARIANNE BRAND Personal Representative 1651 Areca Palm Drive Port Orange, FL 32128 Chris M. Vorbeck Attorney for Personal Representative Email: vorbaw@aol.com Florida Bar No. 997201 The Law Office of Chris M. Vorbeck, P.A. 4470 Northgate Court Sarasota, FL 34234 Telephone: (941) 921-3124 November 20, 27, 202525-005861	
SECOND INSERTION	
REQUEST FOR PROPOSAL SMALL DEVELOPMENTS LANDSCAPE MAINTENANCE/JOB TRAINING PALATKA HOUSING AUTHORITY PHA2025-SDLM-RFP-011 The Palatka Housing Authority of Palatka, Florida (hereinafter, called the "the Authority") invites your firm to submit a proposal in accordance with this Request for Proposal (RFP) and with consideration of partnering for our hands-on staff training program. Your response to this request will be evaluated to determine your firm's qualifications. Proposals must adhere to the format and content of this RFP. Proposals will not be evaluated unless all parts requested are submitted in a complete package. The information set forth is the minimum required to qualify for consideration. The successful Bidder shall be required to enter into a landscape maintenance contract based on the specifications outlined in this RFP. For a full description of this RFP, please visit the PHA Website at: www.palatka.org , under Procurement. The date of Solicitation: December 11, 2025 Nov. 20/2725-00113V	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION CASE NO.: 2025 13346 PRDL DIVISION: 10 IN RE: ESTATE OF EVANGELINE ROBLES JOHNSON, A/K/A EVANGELINE R. JOHNSON, Deceased. The administration of the estate of EVANGELINE ROBLES JOHNSON a/k/a Evangeline R. Johnson, deceased, whose date of death was October 1, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 North Alabama Avenue, DeLand, Florida 32724. 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. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 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 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. 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: November 20, 2025. NATHAN DAVID JOHNSON, Petitioner 1114 West Seagate Drive Deltona, Florida 32725 Adam Warren, Esquire, of: Hawkins, Hawkins & Burt, LLP 501 South Ridgewood Avenue Daytona Beach, FL 32114 Telephone: (386) 252-4499 adamwarren@hawkinsandburt.com nicole@hawkinsandburt.com Florida Bar No.: 0940501 Attorney for Petitioner November 20, 27, 202525-005791	
SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025 13353 PRDL Division 10 IN RE: ESTATE OF CHARLES STEWART EVERSEN Deceased. The administration of the estate of Charles Stewart Eversen, deceased, whose date of death was June 29, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 North Alabama Avenue, DeLand, FL 32724. 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, Florida Statutes, 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 November 20, 2025. Personal Representative: Jeffrey R. Eversen 100 Marina Bay Dr., Unit 103 Flagler Beach, Florida 32136 Attorney for Personal Representative: Diane A. Vidal Attorney Florida Bar Number: 1008324 CHIUMENTO LAW 145 City Place, Suite 301 Palm Coast, FL 32164 Telephone: (386) 445-8900 Fax: (386) 445-6702 E-Mail: DVIDal@legalteamforlife.com Secondary E-Mail: Proserv@legalteamforlife.com November 20, 27, 202525-005811	

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2022 11523 CIDL MORTGAGE LENDERS INVESTMENT TRADING CORPORATION, D/B/A R P FUNDING, FORMERLY KNOWN AS R P FUNDING, INC. Plaintiff(s), vs. ERNEST T BRIDWELL, III; WANDA L BRIDWELL; Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on September 16, 2025 in the above-captioned action, the Clerk of Court, Laura E Roth, will sell to the highest and best bidder for cash at www.volusia.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 16th day of December, 2025 at 11:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: LOT 22, BLOCK 1898, DELTONA LAKES, UNIT SEVENTY FOUR, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 29, PAGE(S) 28 THROUGH 44, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. Property address: 2271 East Dana Drive, Deltona, FL 32738 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. AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS AN ACCOMMODATION IN ORDER TO ACCESS COURT FACILITIES OR PARTICIPATE IN A COURT PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. TO REQUEST SUCH AN ACCOMMODATION, PLEASE CONTACT COURT ADMINISTRATION IN ADVANCE OF THE DATE THE SERVICE IS NEEDED: COURT ADMINISTRATION, 125 E. ORANGE AVE., STE. 300, DAYTONA BEACH, FL 32114, (386) 257-6096. HEARING OR VOICE IMPAIRED, PLEASE CALL 711. Respectfully submitted, /s/ Betzy Falgas PADGETT LAW GROUP BETZY FALGAS, ESQ. Florida Bar # 76882 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com Attorney for Plaintiff Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlawgroup.com as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties. TDP File No. 22-006775-1 November 20, 27, 202525-005801	
SECOND INSERTION	
NOTICE OF SALE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA CASE NO. 2024 11554 CIDL MIDFIRST BANK Plaintiff, v. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF DWAIN M. BROWN A/K/A DWAIN BROWN, DECEASED; UNKNOWN TENANT 2; ELIZABETH CHARLENE WORTMAN; DELMER CLAUDE BROWN, SR.; CHANDRA REED A/K/A CHADRA GAUGH; DENISE BROWN A/K/A DENISE EDWARDS; DANNY BROWN; JAMES DONNIE BROWN A/K/A DONNIE BROWN; DOUG BROWN A/K/A DOUGLAS D. BROWN; UNKNOWN TENANT 1; Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on October 09, 2025, in this cause, in the Circuit Court of Volusia County, Florida, the office of Laura E. Roth, Clerk of the Circuit Court, shall sell the property situated in Volusia County, Florida, described as: LOTS 22, 23, 24 AND 25, BLOCK 18, PLAT NO. (2) TWO OF WEST HIGHLANDS, ACCORDING TO THE PLAT THEREOF, RECORDED IN MAP BOOK 21, PAGE 173 OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. a/k/a 1490 BROADWAY AVE, ORANGE CITY, FL 32763-2533 at public sale, to the highest and best bidder, for cash, online at www.volusia.realforeclose.com , on December 11, 2025 beginning at 11:00 AM. 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 an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please contact Court Administration in advance of the date the service is needed: Court Administration, 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724 (386) 257-6096; Hearing or voice impaired, please call 711. Dated at St. Petersburg, Florida this 11 day of November, 2025. eXL Legal, PLLC Designated Email Address: efiling@exlllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff /s/ Peter E. Lanning Peter E. Lanning FL Bar: 562221 1000010147 November 20, 27, 202525-005751	

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE No. 2024 12005 CIDL Freedom Mortgage Corporation, Plaintiff, vs. Kevin Bates, et al., Defendants. NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2024 12005 CIDL of the Circuit Court of the SEVENTH Judicial Circuit, in and for Volusia County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Kevin Bates; Janelle Bates; United States of America on behalf of the Secretary of Housing and Urban Development; Stone Island Homeowners Association, Inc. are the Defendants, that Laura Roth, Volusia County Clerk of Court will sell to the highest and best bidder for cash at, www.volusia.realforeclose.com , beginning at 11:00 AM on the 8th day of January, 2026, the following described property as set forth in said Final Judgment, to wit: THE NORTH ONE-HALF OF LOT 4, BLOCK "C", STONE ISLAND ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN MAP BOOK 11, PAGE 221, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. TAX ID: 910802030041 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. REQUESTS FOR ACCOMMODATIONS BY PERSONS WITH DISABILITIES If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at not cost to you, to the provision of certain assistance. Please contact Court Administration, 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724, (386) 257-6096, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the appearance is less than 7 days;if you are hearing or voice impaired, call 711. THESE ARE NOT COURT INFORMATION NUMBERS SOLICITUD DE ADAPTACIONES PARA PERSONAS CON DISCAPACIDADES Si usted es una persona con discapacidad que necesita una adaptación para poder participar en este procedimiento, usted tiene el derecho a que se le proporcione cierta asistencia, sinincurrir en gastos. Comuníquese con la Oficina de Administración Judicial (Court Administración), 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724, (386) 257-6096, con no menos de 7 días de antelación de su cita de comparecencia ante el juez, o de inmediato al recibir esta notificación si la cita de comparecencia está dentro de un plazo menos de 7 días; si usted tiene una discapacidad del habla o del oído, llame al 711. ESTOS NUMEROS TELEFONICOS NO SON PARA OBTENER INFORMACION JUDICIAL Dated this 12th day of November, 2025. BROCK & SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 File # 24-F01177 November 20, 27, 202525-005731	
SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025 12827 PRDL Division 10 IN RE: ESTATE OF THOMAS R. MEACHEM aka THOMAS RUSSELL MEACHEM Deceased. The administration of the estate of Thomas R. Meachem, also known as Thomas Russell Meachem, deceased, whose date of death was August 6, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is Post Office Box 6043, DeLand, FL 32721. 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 WITHIN 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 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 November 20, 2025. Personal Representative: W. Denis Shelley c/o Legacy Law Associates, P.L. 313 S. Palmetto Ave. Daytona Beach, FL 32114 Attorney for Personal Representative: W. Denis Shelley Attorney Florida Bar Number: 273872 Legacy Law Associates, P.L. 313 S. Palmetto Ave. Daytona Beach, FL 32114 Telephone: (386) 252-2531 Fax: (386) 868-5371 E-Mail: shelley@legacylaw313.com Secondary E-Mail: linda@legacylaw313.com November 20, 27, 202525-005851	
THIRD INSERTION	
DEAN RIVER COMMUNITY DEVELOPMENT DISTRICT NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM ASSESSMENTS Notice is hereby given that the Dean River Community Development District (the "District") intends to use the uniform method of collecting non-ad valorem assessments to be levied by the District pursuant to Section 197.3632, Florida Statutes. The Board of Supervisors of the District will conduct a public hearing on December 9, 2025, at 11:00 a.m. at Hampton Inn Daytona/Ormond Beach, 155 Interchange Boulevard, Ormond Beach, Florida 32174. The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem assessments to be levied by the District on properties located on land included in, or to be added to, the District. The District may levy non-ad valorem assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District, to consist of, among other things, water management and control, water supply, sewer and wastewater management, roads, parks and recreational facilities, landscape/hardscape/irrigation, offsite roadway improvements, offsite utility extensions, and any other lawful projects or services of the District. Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the uniform method of collecting such non-ad valorem assessments. This hearing is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The public hearing may be continued to a date, time and location to be specified on the record at the hearing. There may be occasions when Supervisors or staff may participate by speaker telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in the hearing and/or meeting is asked to contact c/o Wrathell, Hunt & Associates, LLC (877) 276-0889 ("District Manager's Office"), at least 48 hours before the hearing and/or meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at (800) 955-8770, who can aid you 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 hearing is advised that person will need a record of the 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 Nov. 13, 20, 27; Dec. 4, 202525-005641	

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PUBLIC NOTICES

THURSDAY, NOVEMBER 27, 2025

Additional Public Notices may be accessed on ObserverLocalNews.com and the statewide legal notice website, FloridaPublicNotices.com

FLAGLER COUNTY LEGAL NOTICES

FIRST INSERTION

**NOTICE OF ACTION -
CONSTRUCTIVE SERVICE**
IN THE CIRCUIT COURT OF THE
SEVENTH
JUDICIAL CIRCUIT IN AND FOR
FLAGLER COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION
CASE NO. 2025 CA 000638
GS MORTGAGE-BACKED
SECURITIES TRUST 2020-RPL2
Plaintiff, vs.
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND ALL
OTHERS WHO MAY CLAIM AN
INTEREST IN THE ESTATE OF
ELIZABETH L. JACOB, DECEASED.
et. al.
Defendant(s),
TO: THE UNKNOWN HEIRS, BEN-
EFICIARIES, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS WHO
MAY CLAIM AN INTEREST IN THE
ESTATE OF ELIZABETH L. JACOB, DE-
CEASED, whose residence is unknown if
he/she/they be living; and if he/she/they be
dead, the unknown defendants who may be
spouses, heirs, devisees, grantees, assign-
ees, lienors, creditors, trustees, and all par-
ties claiming an interest by, through, under
or against the Defendants, who are not
known to be dead or alive, and all parties
having or claiming 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 fol-

lowing property:
ALL THAT CERTAIN LAND IN
FLAGLER COUNTY, FLORIDA,
TO-WIT: LOT(S) 52, BLOCK 16 OF
PALM COAST, MAP OF FLORIDA
PARK, PHASE 1 AS RECORDED IN
PLAT BOOK 5, PAGE 91, ETSEQ., OF
THE PUBLIC RECORDS OF FLA-
GLER 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 30 days from the first publication /
(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.
THIS NOTICE SHALL BE PUBLISHED
ONCE A WEEK FOR TWO (2)
CONSECUTIVE WEEKS.
WITNESS my hand and the seal of this
Court at Flagler County, Florida, this day if
11/18/2025.

TOM BEXLEY
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Amy Perez
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND
SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-312165
Nov. 27; Dec. 4, 2025

25-00292G

FIRST INSERTION

**NOTICE OF PUBLIC MEETING
CITY OF BUNNELL, FLORIDA
NOTICE IS HEREBY GIVEN
THAT THE CITY OF BUNNELL,
FLORIDA** will hold a Public Hearing
as authorized by law at 7:00 P.M. on
the 8th day of December 2025, for the
purpose of Second and Final Reading
of Ordinance 2025-15, before the City
Commission, in the Chambers Meeting
Room of the Bunnell Administration
Complex located at 2400 Commerce
Pkwy, Bunnell, Florida 32110.

ORDINANCE 2025-15
AN ORDINANCE OF THE CITY
OF BUNNELL, FLORIDA AMEND-
ING THE BUNNELL CODE OF OR-
DINANCE CHAPTER 66-UTILI-
TIES, ARTICLE V-STORMWATER
SYSTEM ILLICIT DISCHARGE
AND CONNECTION; AMENDING
THE STORMWATER REGULA-
TIONS FOR ILLICIT DISCHARGE
AND CONNECTION TO COMPLY
WITH THE NATIONAL POLLUT-
ANT DISCHARGE ELIMINATION
SYSTEM PERMIT REQUIRE-
MENTS FOR THE CITY'S MUNI-
CIPAL SEPARATE STORM SEWER
SYSTEMS; PROVIDING FOR
LEGISLATIVE FINDINGS AND
INTENT; PROVIDING FOR CON-
FLICTING PROVISIONS; PRO-
VIDING FOR SEVERABILITY AND
APPLICABILITY; PROVIDING
FOR CODIFICATION; AND PRO-
VIDING AN EFFECTIVE DATE.
ALL INTERESTED PERSONS ARE
INVITED TO PARTICIPATE as may be
legally permitted on the day of the meet-
ing. Instructions on how to participate by
electronic or other means, if legally permit-
ted, would be found on the City of Bun-
nell's website at [www.bunnellcity.us](#) on the
homepage. The public is advised to check
the City's website for up-to-date informa-
tion on any changes to the manner in which
the meeting will be held and the location.
The failure of a person to appear during
said hearing and comment on or object to
the proposed Ordinance, either in person
or in writing, might preclude the ability
of such person to contest the Ordinance
at a later date. A copy of all pertinent in-
formation regarding this Ordinance can
be obtained at the Bunnell Administration
Complex, 2400 Commerce Pkwy, Bunnell,
FL 32110. Persons with disabilities needing
assistance to attend this proceeding should
contact the Bunnell City Clerk at (386) 437-
7500 x 5 at least 48-business hours prior to
the meeting.

NOTICE: If a person decides to appeal
any decision made by the City Commission
on this matter a recording of the proceed-
ing may be needed and for such purposes
the person may need to ensure that a ver-
batim record is made which includes the
testimony and evidence upon which the
appeal is based. (Section 286.0105, Florida
Statutes)

Nov. 27

25-00430F

FIRST INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT
SEVENTH JUDICIAL CIRCUIT
IN AND FOR FLAGLER COUNTY
FLORIDA
FILE NUMBER 2025 CP 000703
DIVISION 48
IN RE THE ESTATE OF
LISA LOU MCKENZIE
Deceased**

The administration of the estate of LISA
LOU MCKENZIE, deceased, whose date of
death was August 20, 2025, is pending in
the Circuit Court for Flagler County, Flori-
da, Probate Division; the address of which
is 1769 E Moody Blvd, Bldg. 1, Bunnell, FL
32110. The name and address of the per-
sonal representative and the personal rep-
resentative'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 BE-
FORE THE LATER OF 3 MONTHS AF-
TER THE TIME OF THE FIRST PUBLI-
CATION 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 de-
mands against decedent's estate must file
their claims with this court WITHIN 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 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.

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 decedent's surviving
spouse is property to which the Florida
Uniform Disposition of Community Prop-
erty Rights at Death Act is described in
ss.732.216-732.228, applies, or may apply,
unless a written demand is made by a credi-
tor as specified under s. 732.2211.

The date of first publication of this notice
is November 27, 2025.

Personal Representative:
Jennifer H. Shultz
484 Druid Circle
Ormond Beach, Florida 32176
Attorney for Personal Representative:
Melvin D. Stack
Florida Bar No. 0297798
444 Seabreeze Boulevard, Suite 1003
Daytona Beach, Florida 32118
Telephone: (386) 255-1925
Facsimile: (386) 255-9118
E-Mail: [mel@melstack.com](#)
[jennea@melstack.com](#) (secondary)
Nov. 27; Dec. 4, 2025

25-00294G

FIRST INSERTION

**NOTICE OF ADOPTION
CITY OF BUNNELL, FLORIDA**

NOTICE IS HEREBY GIVEN THAT THE CITY OF BUNNELL, FLORIDA will hold
a Public Hearing as authorized by law at 7:00 P.M. on the 24th day of November 2025, for
the purpose of Second and Final Reading of Ordinance 2025-13, before the City Commis-
sion, in the Bunnell Administration Complex Chambers Meeting Room located at 2400
Commerce Pkwy, Bunnell, Florida 32110. Ordinance 2025-13 was adopted on November
24, 2025 effective November 24, 2025.

ORDINANCE 2025-13
AN ORDINANCE OF THE CITY OF BUNNELL, FLORIDA VACATING AND
ABANDONING A SECTION OF SEVENTH STREET BETWEEN BLOCKS 203
AND 204 OF THE TOWN OF BUNNELL PLAT AS RECORDED IN PLAT BOOK
1, PAGE 2, IN THE PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA;
PROVIDING FOR LEGISLATIVE FINDINGS AND INTENT; PROVIDING FOR
ATTACHMENT AND INCORPORATION OF EXHIBIT; PROVIDING FOR THE
TAKING OF IMPLEMENTING ADMINISTRATIVE ACTIONS; PROVIDING
FOR RECORDING; PROVIDING FOR CONFLICTING ORDINANCES; PRO-
VIDING FOR SEVERABILITY; PROVIDING FOR NON-CODIFICATION AND
PROVIDING FOR AN EFFECTIVE DATE.

NOTICE: If a person decides to appeal any decision made by the City Commission on this
matter a recording of the proceeding may be needed and for such purposes the person may
need to ensure that a verbatim record is made which includes the testimony and evidence
upon which the appeal is based. (Section 286.0105, Florida Statutes)

Nov. 27

25-00428F

FIRST INSERTION

PUBLIC NOTICE
THE CITY OF FLAGLER BEACH PRO-
POSES TO ADOPT THE FOLLOWING
ORDINANCES ENTITLED:
ORDINANCE 2025-28
AN ORDINANCE OF THE CITY OF
FLAGLER BEACH, FLORIDA, APPROV-
ING THE SALE OF PROPERTY KNOWN
AS THE OCEAN PALM GOLF COURSE
WHICH IS LOCATED AT 3600 SOUTH
CENTRAL AVENUE AND PROVIDING
FOR AN EFFECTIVE DATE.
A Public Hearing will be conducted to
consider the ordinance as follows:
City Commission: Thursday, December
11, 2025 @ 5:30 p.m. or soon thereafter.
Interested parties are invited to attend and
be heard. The proposed ordinance may be
inspected at City Hall at 105 South Second
Street. The public hearings may be contin-
ued to a future date or dates. The times and
dates of any continuance of a public hear-
ing shall be announced during the public
hearing without any further published
notice. The request will be heard at 5:30
PM, or as soon thereafter as possible, in the
City Commission Chambers located at 105
South Second Street, Flagler Beach, Flori-
da. If a person decides to appeal against
any decision made with respect to any
matter considered at the above referenced
hearings, he/she will need a record of the
proceedings. For such purposes, it may be
necessary to ensure that a verbatim record
of the proceedings is made, which record
includes the testimony and evidence upon
which the appeal is to be based. In accor-
dance with the *Americans with Disabilities
Act*, persons needing assistance to par-
ticipate in any of these proceedings should
contact the City Clerk's Office at 386-517-
2000 Ext. 233 at least 48 hours prior to the
meeting.

Nov. 27

25-00433F

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