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VOLUSIA COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 13513 PRDL
Division 10
IN RE: ESTATE OF EDWARD PAUL BRENT
a/k/a EDWARD P. BRENT
Deceased.

The administration of the estate of Edward Paul Brent, deceased, whose date of death was September 28, 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.

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 December 4, 2025.

Personal Representative:

David John Wall
1589 Lewis Lane
New Smyrna Beach, Florida 32168

Attorney for Personal Representative: Thomas J. Upchurch, Esquire

Florida Bar No. 0015821

Upchurch Law
1616 Concierge Blvd, Suite 101
Daytona Beach, Florida 32117
Telephone: (386) 492-3871
Primary Email: service@upchurchlaw.com

Secondary Email: clutes@upchurchlaw.com

December 4, 2025 25-006071

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 13522 PRDL
Division 10

IN RE: ESTATE OF WILFRED FREDERICK EVANS, JR.

Deceased.

The administration of the estate of Wilfred Frederick Evans, Jr., deceased, whose date of death was October 9, 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.

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 December 4, 2025.

Personal Representative:

Dane Erickson
414 Meadow Station Circle
Parker, Colorado 80138

Attorney for Personal Representative: Thomas J. Upchurch, Esquire

Florida Bar No. 0015821

Upchurch Law
1616 Concierge Blvd, Suite 101

Daytona Beach, Florida 32117

Telephone: (386) 492-3871

Primary Email: service@upchurchlaw.com

Secondary Email: clutes@upchurchlaw.com

December 4, 2025 25-006081

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 Elite Land Vacations, located at 270 N US Hwy 1, in the City of Ormond Beach, Volusia County, FL 32174 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 2nd day of December, 2025.

Cruise Elite Inc.

Dec. 4 25-00119V

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION
CASE NO. 2025 11394 CIDL
VILLAGE CAPITAL & INVESTMENT LLC,
Plaintiff, vs.

MATTHEW COUCH AKA MATHEW JAMES COUCH, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2025 11394 CIDL of the Circuit Court of the 7th Judicial Circuit in and 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.

LOT 69, RIDGEWOOD CROSSING, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN MAP BOOK 53, PAGES 93 THROUGH 97, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032.

IMPORTANT

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 service is needed: Court Administration, 125 E. Orange Avenue, Suite 300, Daytona Beach, Florida 32114, (386) 257-6096 at 11:00 AM, the following described property:

LOT 69, RIDGEWOOD CROSSING, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN MAP BOOK 53, PAGES 93 THROUGH 97, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

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 December 4, 2025.

Personal Representative:

Gabrielle Bitto
1476 Bermuda Ave.
Merritt Island, Florida 32952

Savannah Bitto
1907 Magnolia Ave.,
Sanford, Florida 32771

Attorney for Personal Representative: BETH TEARDO PRINZ, ESQ.

Attorney
Florida Bar Number: 0786462

SPRAKER & PRINZ
819 Southwest Federal Highway, Suite 106
Stuart, FL 34994

Telephone: (772) 220-0212

Fax: (772) 220-0422

E-Mail: bethprinzelaw@gmail.com

Secondary E-Mail: sprakerandprinzedward@gmail.com

December 4, 2025 25-006021

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 13522 PRDL
Division 10

IN RE: ESTATE OF WILFRED FREDERICK EVANS, JR.

Deceased.

The administration of the estate of Wilfred Frederick Evans, Jr., deceased, whose date of death was October 9, 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.

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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 December 4, 2025.

Personal Representative:

Dane Erickson
414 Meadow Station Circle
Parker, Colorado 80138

Attorney for Personal Representative: Thomas J. Upchurch, Esquire

Florida Bar No. 0015821

Upchurch Law

1616 Concierge Blvd, Suite 101

Daytona Beach, Florida 32117

Telephone: (386) 492-3871

Primary Email: service@upchurchlaw.com

Secondary Email: clutes@upchurchlaw.com

December 4, 2025 25-006081

FIRST INSERTION

NOTICE OF PUBLIC SALE
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 13594 PRDL
Division 10

IN RE: ESTATE OF CARL EUGENE COOPER

Deceased.

The administration of the estate of Carl Eugene Cooper, deceased, whose date of death was January 21, 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.

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 December 4, 2025.

Personal Representative:

Judy Ann Cooper
1934 Seculsion Drive
Port Orange, Florida 32128

Attorney for Personal Representative: Thomas J. Upchurch, Esquire

Florida Bar No. 0015821

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 13278 PRDL
Division: 10
IN RE: ESTATE OF LINDA GAYLE FLINT
A/K/A LINDA G. FLINT
Deceased.

The administration of the estate of LINDA GAYLE FLINT A/K/A LINDA G. FLINT, deceased, whose date of death was August 21, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is Post Office Box 6043, DeLand, FL 32721-6043. 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 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. 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: December 4, 2025.

Signed on this 26th day of NOVEMBER, 2025.

/s/ Jeannette Hemond
JEANNETTE HEMOND
Personal Representative
1965 Baldwin Road
Ormond Beach, FL 32174

R/ KEVIN KOREY, ESQUIRE
Attorney for Personal Representative
Florida Bar No. 89108
KOREY LAW, P.A.
595 W. Granada Blvd., Suite A
Ormond Beach, FL 32174
Telephone: (386) 677-3431
Email: kevin@koreylawpa.com
Secondary Email:
dwargo@koreylawpa.com
December 4, 2025 25-006121

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION
File No. 25-13250-PRDL
IN RE: ESTATE OF SHERYL J. WILLINK, Deceased.

The administration of the estate of Shery J. Willink, deceased, whose date of death was June 12, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 N. Alabama Ave., 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. 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 December 4, 2025.

Personal Representative:
David M. Willink
624 Landshark Blvd.
Daytona Beach, FL 32124
Attorney for Personal Representative:
Cyrus Malhotra
Florida Bar No. 0022751
THE MALHOTRA LAW FIRM P.A.
3903 Northdale Blvd., Suite 100E
Tampa, FL 33624
Telephone: (813) 902-2119
Fax Number: (727) 290-4044
Email: filings@FLprobatesolutions.com
Secondary:
courtney@FLprobatesolutions.com
December 4, 2025 25-006131

SUBSEQUENT INSERTIONS

SECOND 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 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

Common 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

SECOND INSERTION

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)

) ss:

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

My Commission Expires:
(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 mposner@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 mposner@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.

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.

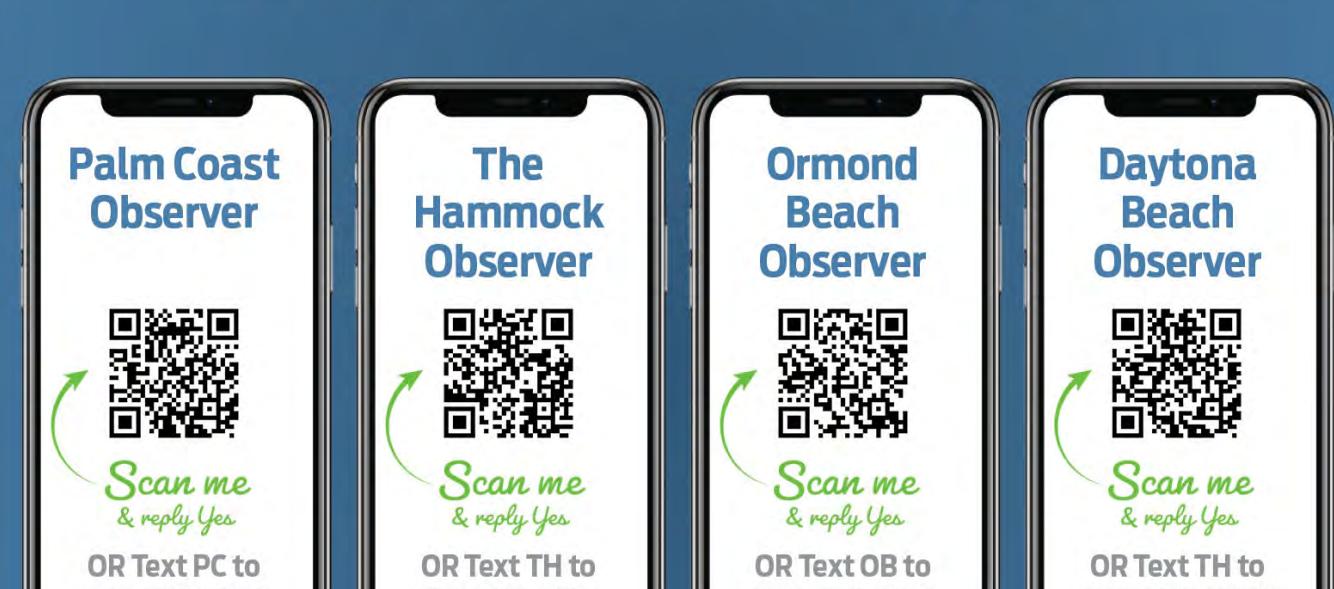
Quiero este formulario en español.

November 27; December 4, 2025

25-005881

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SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
7TH JUDICIAL CIRCUIT IN
AND FOR VOLUSIA COUNTY,
FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2024 10474 CICI
CELINK
Plaintiff, vs.

UNKNOWN SPOUSE, HEIRS,
DEVISEES, GRANTEES, ASSIGNEES,
LIENORS, CREDITORS, TRUSTEES
AND ALL OTHER PARTIES
CLAIMING AN INTEREST BY,
THROUGH, UNDER OR AGAINST
THE ESTATE OF VIOLET D.
BARRS AKA VIOLET DAUGHTREY
BARRS AKA VIOLET FLORENCE
DAUGHTREY BARRS, DECEASED,
et. al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2024 10474 CICI of the Circuit Court of the 7th Judicial Circuit in and for Volusia County, Florida, wherein, CELINK, Plaintiff, and UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, CREDITORS, TRUSTEES, LIENORS, and ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VIOLET D. BARRS AKA VIOLET DAUGHTREY BARRS AKA VIOLET FLORENCE DAUGHTREY BARRS, DECEASED, et. al., are Defendants, Clerk of Circuit Court, Laura E. Roth will sell to the highest bidder for cash at www.volusia.realforeclose.com, on January 9, 2026 at 11:00 AM, the following

SECOND 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: robins@cfl.rr.com
Attorney for Personal Representative
Nov. 27; Dec. 4, 2025 25-005961

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT,
IN AND FOR VOLUSIA COUNTY,
FLORIDA

CASE NO: 2025 10343 CICI

AVAIL 1 LLC, a Delaware limited liability company,
Plaintiff, vs.

THE HEIRS AND OR DEVISEES OF DONALD RAIMONDI; ROBERT J. RAIMONDI; DOLORES R. LOPAT; JERALD RAIMONDI A/K/A SKIPPY RAIMONDI; RICHARD RAIMONDI; AND ALL HEIRS, DEVISEE, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ALL OTHER PERSONS CLAIMING BY, THROUGH OR UNDER ANY OF THE NAMED DEFENDANT AND ANY OTHER PERSONS CLAIMING AN INTEREST IN THE REAL PROPERTY WHICH IS THE SUBJECT MATTER OF THIS ACTION BY AND THROUGH OR UNDER OR AGAINST THE NAMED DEFENDANTS HEREIN,

Defendant(s).

To the following Defendant(s):
ROBERT J. RAIMONDI:
Last Known Address: 5848 McCowan's Ferry Road, Versailles, KY 40383

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Volusia County, Florida:

Lot 51, KINGSTON HILLS, According To The Plat Thereof As Recorded In Map Book 11, Page 244, Of The Public Records Of Volusia County, Florida.

With a street address at: 1312 North Street, Daytona Beach, Florida

described property:

LOT 6, BLOCK H, HARRIET L. HIGBEE'S ADDITION TO DAYTONA BEACH, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE 199, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.302.

IMPORTANT

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.

DATED: 20 day of November, 2025.
GREENSPON MARDER, LLP
100 W. Cypress Creek Road, Suite 700
Fort Lauderdale, FL 33309
Telephone: (954) 491-1120
Hearing Line: (888) 491-1120
Facsimile: (954) 343-6982
Email: gmforeclosure@gmlaw.com
Email: Michelle.Clancy@gmlaw.com
By: /s/ Michele R. Clancy
Michele R. Clancy, Esq.
Florida Bar No. 498661
23-000628-01 / 34407.1999 / Jean
Nov. 27; Dec. 4, 2025 25-005891

SECOND 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 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 menor 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
25-15880

Nov. 27; Dec. 4, 2025 25-005931

SECOND 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, with no less than 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 Administración), 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 menor 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 25-005901

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT OF
FLORIDA IN AND FOR VOLUSIA
COUNTY

CASE NO. 2025 12298 CIDL

**LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.**

**RONALD REI RAMOS, et.al.,
Defendant.**

To the following Defendant(s):
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF RONALD RAMOS, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

LAST KNOWN ADDRESS: UNKNOWN
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 5, BLOCK 163, DELTONA LAKES UNIT 8, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 25, PAGE(S) 165 THROUGH 177, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY,

has been filed against you and you are required to serve a copy of your written defenses, if

Find your notices online at:
ObserverLocalNews.com,
FloridaPublicNotices.com and
BusinessObserverFL.com

PUBLIC NOTICES

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

FLAGLER COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
FLAGLER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 CP 704
Division 48
IN RE: ESTATE OF
MANUEL FERNANDEZ GASPAR
Deceased.

The administration of the estate of Manuel Fernandes Gaspar, deceased, whose date of death was February 11, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E Moody Blvd, Bunnell, FL 32110. 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 Section 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under Section 732.221, Florida Statutes.

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT IN AND
FOR FLAGLER COUNTY, FLORIDA
File Number: 2025 CP 000732
Division: 48
IN RE: ESTATE OF
GLORIA MARIE CATENA,
a/k/a GLORIA M. CATENA,
Deceased.

The administration of the Estate of GLORIA MARIE CATENA, deceased, whose date of death was November 13, 2024, is pending in the Circuit Court Flagler County, Florida, Probate Division, located at 1769 Moody Blvd, Ste 1, Bunnell, Florida 32110. The names and addresses of the Personal Representative and the Personal Representative's attorney are provided below.

Deadline for Filing Claims:
All creditors of the decedent and other persons having claims or demands against the decedent's estate, on whom a copy of this notice is served, must file their claims with this court ON OR BEFORE THE LATER OF:

1. 3 months after the date of the first publication of this notice, or
2. 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 Section 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under Section 732.221, Florida Statutes.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with this court WITHIN 3 MONTHS after the date of the first publication of this notice.

Barred Claims:

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702, FLORIDA STATUTES, 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.

This notice is published in accordance with the provisions of the Florida Probate Rules and Florida Statutes Section 733.2121.

The date of first publication of this notice is December 4, 2025.

Signed on this 25th day of November, 2025.

**MICHAEL JOSEPH CATENA,
Personal Representative**

576 Union Avenue, Belleville, New Jersey 07109

CORONADO LAW GROUP, PLLC
/s/ Kenneth Bohannon, Esq.

Kenneth Bohannon, Esquire
Florida Bar #0027500

221 N. Causeway, Suite A
New Smyrna Beach, FL 32169-5239

Phone: (386) 427-5227
Facsimile: (386) 423-3909

Primary Email:
KBohannon@CFLLawyer.com

Secondary Email:
Eservice@CFLLawyer.com

Attorney for Personal Representative

December 4, 2025 25-00296G

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
FLAGLER COUNTY, FLORIDA -
PROBATE DIVISION
File No. 2025 CP 000684
Division 48
IN RE: ESTATE OF
WILLIAM J. MCADAMS JR.
AKA WILLIAM J. MCADAMS
Deceased.

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 ancillary administration of the estate of WILLIAM J. MCADAMS JR., AKA WILLIAM J. MCADAMS, deceased, whose date of death was May 10, 2025, is pending in the Circuit Court for FLAGLER County, Florida, Probate Division, the address of which is Kim A. Hammond Justice Center, 1769 E Moody Blvd #5 Building #1, Bunnell, FL 32110. 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. 732.221, Florida Statutes.

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.

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 December 4, 2025.

Attorney for Personal Representative:

/s/ Robert E. Bone Jr.

ROBERT E. BONE JR.

Attorney

Florida Bar Number: 0848026

ROBERT E. BONE JR., P.A.

POST OFFICE BOX 895129

LEESBURG, FL 34789

Telephone: (352) 315-0051

Fax: (352) 326-0049

E-Mail: servic@thebonelawfirm.com

Secondary E-Mail:
rbone@thebonelawfirm.com

December 4, 2025 25-00297G

FIRST INSERTION

**TOWN CENTER AT PALM COAST
COMMUNITY DEVELOPMENT
DISTRICT NOTICE OF
SPECIAL MEETING**

Notice is hereby given that the Board of Supervisors ("Board") of the Town Center at Palm Coast Community Development District ("District") will hold a Special Meeting on **Friday, December 12, 2025 at 10:00 a.m.** at the Hilton Garden Inn Palm Coast/Town Center, located at 55 Town Center Boulevard, Palm Coast, Florida 32164. The Special Meeting is being held to address matters of interest to the District.

The Special meeting is open to the public and will be conducted in accordance with the provision of Florida Law for Community Development Districts. There may be occasions when one or more Supervisors will participate via telephone. Any interested person can attend the Special Meeting at the above location and be fully informed of the discussions taking place. The Special Meeting may be continued to a date, time and location to be specified on the record at the meeting without additional publication of notice.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (954) 603-0033 at least 48 hours prior to the meetings. If you are hearing or speech impaired, please contact the Florida Relay Service at 7-1-1, or 800-955-8771 (TTY)/800-955-8770 (Voice), for aid in contacting the District Office.

Each person who decides to appeal any action taken by the Board at this meeting is advised that that person will need a record of the proceedings and accordingly, the person may need to ensure a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Samantha Harvey
District Manager
Dec. 4 25-00444F

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that CREFA TUSCAN OWNER, LLC, OWNER, desiring to engage in business under the fictitious name of TUSCAN GARDENS OF PALM COAST located at 650 COLBERT LANE, PALM COAST, FLORIDA 33408 intends to register the said name in FLAGLER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 4, 2025 25-00301G

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 December 4, 2025.

Personal Representative:

Matthew Salinas Hernandez

4033 Oregon Trail

Augusta, Georgia 30907

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

December 4, 2025 25-00300G

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 December 4, 2025.

Personal Representative:

Matthew Salinas Hernandez

4033 Oregon Trail

Augusta, Georgia 30907

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

December 4, 2025 25-00300G

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FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR
FLAGLER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 CP 735
Division 48
IN RE: ESTATE OF
NANCY SALINAS
Deceased.

The administration of the estate of Nancy Salinas, deceased, whose date of death was October 4, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 East Moody Blvd., Bunnell, FL 32110. 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. 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 December 4, 2025.

Personal Representative:

Matthew Salinas Hernandez

4033 Oregon Trail

Augusta, Georgia 30907

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

December 4, 2025 25-00298G

FIRST INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT IN AND
FOR FLAGLER COUNTY, FLORIDA.
CIVIL DIVISION

CASE NO. 182025CA000367XXXX01
MORTGAGE RESEARCH CENTER,
LLC D/B/A VETERANS UNITED
HOME LOANS, A MISSOURI
LIMITED LIABILITY COMPANY,
Plaintiff, vs.

STEFANIE ROLAND; CYNTHIA
DERWACTER; UNKNOWN TENANT
NO. 1; UNKNOWN TENANT NO.
2; and ALL UNKNOWN PARTIES
CLAIMING INTERESTS BY,
THROUGH, UNDER OR AGAINST
A NAMED DEFENDANT TO THIS
ACTION, OR HAVING OR CLAIMING
TO HAVE ANY RIGHT, TITLE OR
INTEREST IN THE PROPERTY
HEREIN DESCRIBED,

Defendant(s).

TO: STEFANIE ROLAND
Last Known Address
102 RAEBURN WAY
ANDERSON, SC 29621

Current Residence is Unknown

YOU ARE NOTIFIED that an action to
foreclose a mortgage on the following de-
scribed property in Flagler County, Flori-
da:

LOT 3, BLOCK 11, ROYAL PALMS
- SECTION 33 - PALM COAST, AC-
CORDING TO THE PLAT THERE-
OF, RECORDED IN PLAT BOOK
10, PAGE 67, OF THE PUBLIC RE-

CORDS OF FLAGLER COUNTY,
FLORIDA.

has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it on Diaz Anselmo &
Associates, P.A., Plaintiff's attorneys,
whose address is P.O. BOX 19519, Fort
Lauderdale, FL 33318, (954) 564-0071,
answers@dallegal.com, within 30 days
from first date of publication, and file the
original with the Clerk of this Court either
before service on Plaintiff's attorneys or
immediately thereafter; otherwise a default
will be entered against you for the relief
demanded in the complaint or petition.

In accordance with the Americans with
Disabilities Act of 1990, persons needing
special accommodation to participate in
this proceeding should contact the Clerk of
the Court not later than five business days
prior to the proceeding at the Flagler County
Courthouse, Telephone 904-437-7430 or
1-800-955-8770 via Florida Relay Service.
DATED on 11/13/2025.

Tom Bexley
As Clerk of the Court

By: (SEAL) Amy Perez
As Deputy Clerk

Diaz Anselmo & Associates, P.A.
PO. BOX 19519
Fort Lauderdale, FL 33318
(954) 564-0071
answers@dallegal.com
1463-214722 / ME2
December 4, 11, 2025 25-00302G

SECOND INSERTION

NOTICE OF ACTION;

CONSTRUCTIVE SERVICE -

PROPERTY

IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT OF THE
STATE OF FLORIDA, IN AND FOR

FLAGLER COUNTY, CIVIL DIVISION

CASE NO.: 2025 CA 000462

CALCON MUTUAL MORTGAGE LLC
DBA ONEONTRUST HOME LOANS,
Plaintiff, vs.

THOMAS RICHARD MARLETTE; et al
Defendants.

TO: THOMAS RICHARD MARLETTE; 5
LAUREL DR E PALM COAST, FL 32137
KIMBERLY ANN MARLETTE; 5 LAU-
REL DR E PALM COAST, FL 32137

YOU ARE NOTIFIED that an action to
foreclose to the following property in Flag-
ler County, Florida:

LOT 15, ARMAND BEACH EAST,
ACCORDING TO THE PLAT
THEREOF, RECORDED IN PLAT
BOOK 8, PAGE 21, OF THE PUBLIC
RECORDS OF FLAGLER COUNTY,
FLORIDA.

Also known as 9 SWEETBAY DR,
PALM COAST, FL 32137.

has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it on Sokolof Remtulla,
LLP, the plaintiff's attorney, whose address is
6801 Lake Worth Road, Suite 100E,
Greenacres, FL 33467, on Thirty days from
first publication 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.

DATED on 11/20/2025.

TOM W. BEXLEY

CLERK OF THE CIRCUIT COURT

(SEAL) By: Margarita Ruiz

DEPUTY CLERK

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

Nov. 27; Dec. 4, 2025 25-00293G

SECOND 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 personal
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 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.

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
creditor as specified under s. 732.2211,
Florida Statutes.

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

jennae@melstack.com (secondary)

Nov. 27; Dec. 4, 2025 25-00294G

The Observer
is now offering
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honor your
loved ones.

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TIME

Email your Legal Notice
legal@observerlocalnews.com

SUBSEQUENT
INSERTIONS

FOURTH INSERTION

NOTICE OF SUSPENSION

To: Kenyanna L. Stubblefield

Case No: CD202509671/D 3529772

A Notice of Suspension to suspend your
license(s) and eligibility for licensure 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 publica-
tion, the right to hearing in this matter will
be waived and the Department will dispose
of this cause in accordance with law.

YOU ARE HEREBY NOTIFIED that an action
to foreclose a mortgage on the fol-

Nov. 13, 20, 27; Dec. 4, 2025 25-00283G

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peekers' place
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This week's Crossword answers

