

## VOLUSIA COUNTY LEGAL NOTICES

### FIRST INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT, SEVENTH  
JUDICIAL CIRCUIT IN AND FOR  
VOLUSIA COUNTY, FLORIDA  
CASE NO.: 2025-14125 FMDL  
DIVISION: 03

Nelli Tukhvatulina,  
Petitioner vs.  
Nikita Derevkov,  
Respondent  
TO: Nikita Derevkov  
Solnechnaya St 37-123  
Kirov, Russia

YOU ARE HEREBY NOTIFIED that an action has been filed against you and that you are required to serve a copy of your written defenses, if any, on petitioner or petitioner's attorney:

Nelli Tukhvatulina  
170 Big Lake Dr  
Deltona, FL 32738

on or before January 5, 2026 and file the original with the Clerk of the Circuit Court at P.O. Box 6043, DeLand, FL 32721-6043 before service on Petitioner or immediately thereafter. If you fail to do so, a Default may be entered against you for the relief demanded in the petition.

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.

You must keep the Clerk of the Circuit Court's Office notified of your current address. (You may file Florida Family Law Form 12.915, Notice of Current Address.) Future papers in this lawsuit will be mailed to the address on record at the Clerk's Office.

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

### FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
VOLUSIA COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2025 13542 PRDL  
Division 10

IN RE: ESTATE OF  
TIMOTHY PAUL BLANKENSHIP,  
aka TIMOTHY P. BLANKENSHIP,  
and TIM BLANKENSHIP  
Deceased.

The administration of the estate of Timothy Paul Blankenship, also known as Timothy P. Blankenship, and Tim Blankenship, deceased, whose date of death was March 3, 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

### FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
VOLUSIA COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2025 13679 PRDL  
Division 10

IN RE: ESTATE OF  
SUMNER G. OLDMHAM,  
aka SUMNER GERALD OLDMHAM,  
and SUMNER OLDMHAM  
Deceased.

The administration of the estate of Sumner G. Oldham, also known as Sumner Gerald Oldham, and Sumner Oldham, deceased, whose date of death was October 24, 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

### FIRST INSERTION

**NOTICE OF PUBLIC SALE**  
The following personal property of  
EDWARD WILLIAM NELSON and  
MICHAEL PATRICK NELSON will, on  
December 30, 2025, at 10:00 a.m., at 3164  
Whisper Blvd., Lot #27, DeLand, Volusia  
County, Florida 32724; be sold for cash  
to satisfy storage fees in accordance with  
Florida Statutes, Section 715.109:

1988 PALM MOBILE HOME,  
VIN: PH21084A,  
TITLE NO: 0048309663 and  
VIN: PH21084B,  
TITLE NO: 0048318762  
and all other personal property  
located therein

PREPARED BY:  
J. Matthew Bobo  
Lutz, Bobo & Telfair, P.A.  
2 North Tamiami Trail, Suite 500  
Sarasota, Florida 34236  
(PO#3248-261)  
December 11, 2025 25-006231

### 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 Golden Crumb Artisan Bakes located at 1321 TOMOKA TOWN CENTER DR APT 304 in the City of Daytona Beach, Volusia, FL 32117-5174 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 18th day of November, 2025  
Sabrina Cardozo  
December 11, 2025 25-006261

### FIRST INSERTION

**NOTICE OF ACTION**

IN THE CIRCUIT COURT OF THE  
SEVENTH JUDICIAL CIRCUIT IN AND FOR  
VOLUSIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2025 12212 CICI

US BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT  
SOLELY AS DELAWARE TRUSTEE  
FOR GS MORTGAGE-BACKED  
SECURITIES TRUST 2024-NQMI,  
Plaintiff, vs.

SIYU JIN; HAN BAI; FX2 TWG  
HI FINANCE CO I, LLC; MOSAIC  
PROPERTY OWNERS' ASSOCIATION,  
INC.; 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).

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 DISCAPACIDAD

ADES

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.

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SEVENTH JUDICIAL CIRCUIT IN AND FOR  
VOLUSIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2025 12212 CICI

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ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT  
SOLELY AS DELAWARE TRUSTEE  
FOR GS MORTGAGE-BACKED  
SECURITIES TRUST 2024-NQMI,  
Plaintiff, vs.

SIYU JIN; HAN BAI; FX2 TWG  
HI FINANCE CO I, LLC; MOSAIC  
PROPERTY OWNERS' ASSOCIATION,  
INC.; UNKNOWN TENANT NO. 1;  
UNKNOWN TENANT NO. 2; and ALL  
UNKNOWN PARTIES CLAIMING  
INTERESTS BY, THROUGH, UNDER  
OR AGAINST A NAMED DEFENDANT  
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Defendant(s).

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VOLUSIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2025 12212 CICI

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ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT  
SOLELY AS DELAWARE TRUSTEE  
FOR GS MORTGAGE-BACKED  
SECURITIES TRUST 2024-NQMI,  
Plaintiff, vs.

SIYU JIN; HAN BAI; FX2 TWG  
HI FINANCE CO I, LLC; MOSAIC  
PROPERTY OWNERS' ASSOCIATION,  
INC.; UNKNOWN TENANT NO. 1;  
UNKNOWN TENANT NO. 2; and ALL  
UNKNOWN PARTIES CLAIMING  
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VOLUSIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2025 12212 CICI

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ASSOCIATION, NOT IN ITS  
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SOLELY AS DELAWARE TRUSTEE  
FOR GS MORTGAGE-BACKED  
SECURITIES TRUST 2024-NQMI,  
Plaintiff, vs.

SIYU JIN; HAN BAI; FX2 TWG  
HI FINANCE CO I, LLC; MOSAIC  
PROPERTY OWNERS' ASSOCIATION,  
INC.; UNKNOWN TENANT NO. 1;  
UNKNOWN TENANT NO. 2; and ALL  
UNKNOWN PARTIES CLAIMING  
INTERESTS BY, THROUGH, UNDER  
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SEVENTH JUDICIAL CIRCUIT IN AND FOR  
VOLUSIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2025 12212 CICI

US BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT  
SOLELY AS DELAWARE TRUSTEE  
FOR GS MORTGAGE-BACKED  
SECURITIES TRUST 2024-NQMI,  
Plaintiff, vs.

SIYU JIN; HAN BAI; FX2 TWG  
HI FINANCE CO I, LLC; MOSAIC  
PROPERTY OWNERS' ASSOCIATION,  
INC.; UNKNOWN TENANT NO. 1;  
UNKNOWN TENANT NO. 2; and ALL  
UNKNOWN PARTIES CLAIMING  
INTERESTS BY, THROUGH, UNDER  
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SEVENTH JUDICIAL CIRCUIT IN AND FOR  
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CIVIL DIVISION  
CASE NO. 2025 12212 CICI

US BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS  
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SOLELY AS DELAWARE TRUSTEE  
FOR GS MORTGAGE-BACKED  
SECURITIES TRUST 2024-NQMI,  
Plaintiff, vs.

SIYU JIN; HAN BAI; FX2 TWG  
HI FINANCE CO I, LLC; MOSAIC  
PROPERTY OWNERS' ASSOCIATION,  
INC.; UNKNOWN TENANT NO. 1;  
UNKNOWN TENANT NO. 2; and ALL  
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SOLICITUD DE ADAPTACIONES  
PARA PERSONAS CON DISCAPACIDAD

ADES

### FIRST INSERTION

**NOTICE OF ACTION**

IN THE CIRCUIT COURT OF THE  
SEVENTH JUDICIAL CIRCUIT IN AND FOR  
VOLUSIA COUNTY, FLORIDA  
CIVIL DIV



## SECOND INSERTION

## NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE  
SEVENTH JUDICIAL CIRCUIT IN AND  
FOR VOLUSIA COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2025-13020 PRDL  
IN RE: ESTATE OF  
VIRGINIA PATRICIA ACKERMAN  
Deceased.

The administration of the Estate of Virginia Patricia Ackerman, deceased, whose date of death was August 6, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of 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, 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 Thursday, December 4, 2025.

## Personal Representative:

DocuSigned by:  
/s/ Sandra Yates

Sandra J. Yates

2301 Timbercrest Drive

Deltona, Florida 32738

Attorney for Personal Representative:

/s/ Lisa Curia George

Lisa Curia George

Florida Bar Number: 1033829

Michael S. Hagen

Florida Bar Number: 454788

Hagen Law Firm

5290 Summerlin Commons Way,

Suite 1003

Fort Myers, FL 33907

Telephone: (239) 275.0808

Fax: (239) 275.3313

E-Mail: lis@mikehagen.com

Secondary E-Mail: pat@mikehagen.com

December 4, 2025

25-006061

## SECOND INSERTION

## NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE  
FOURTH JUDICIAL CIRCUIT  
IN AND FOR VOLUSIA COUNTY  
FLORIDA

CIRCUIT CIVIL DIVISION  
CASE NO.: 2025 13104 CICI

U.S. BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT  
SOLELY AS OWNER TRUSTEE FOR  
VRMTG ASSET TRUST,  
Plaintiff, v.

UNKNOWN TRUSTEE AND  
BENEFICIARY OF THE EILEEN M.  
FICHTNER LIVING TRUST DATED  
FEBRUARY 4, 2004, et al.,  
Defendants.

TO: UNKNOWN TRUSTEE AND BENEFICIARY OF THE EILEEN M. FICHTNER LIVING TRUST DATED FEBRUARY 4, 2004

Last Known Address: 114 Gardiner Ct.,  
Daytona Beach, FL 32114

UNKNOWN TRUSTEE AND BENEFICIARY OF THE ALBON R. FICHTNER LIVING TRUST DATED FEBRUARY 4, 2004

Last Known Address: 114 Gardiner Ct.,  
Daytona Beach, FL 32114

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

LOT 11, GARDINER COURT, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE 128, PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA

including the buildings, appurtenances, and fixture located thereon.

Property Address: 114 Gardiner Ct.,  
Daytona Beach, FL 32114 (the "Property").

filed against you and you are required to serve a copy of your written defenses, if any, to it on HOWARD LAW, Plaintiff's attorney, whose address is 4755 Technology Way, Suite 104 Boca Raton, FL 33431 on or before DEC 29 2025, (no later than 30 days from the date of the first publication of this Notice of Action) 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.

WITNESS my hand and seal of this Court at Volusia, Florida on this 24th day of NOV, 2025.

LAURA E ROTH  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: /s/ Shawnee S. Smith

Deputy Clerk

HOWARD LAW

Plaintiff's attorney

4755 Technology Way, Suite 104

Boca Raton, FL 33431

December 4, 2025

25-006051

## SECOND 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. 732.221, 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 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.

## 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:

cortney@FLprobatesolutions.com

December 4, 2025

25-006131

## SECOND INSERTION

## NOTICE OF PUBLIC SALE

The following personal property of Alvarez Zosimo Martinez and Angelica Leal herein described, on the 18th day of December 2025, at 10:00 a.m., on the property located at 217 Circle Drive, DeLand, Volusia County, Florida 32724, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109.

Year/Make: 1985/PEAC Mobile Home

VIN No.: FGKASN52334

Title No.: 0041624460

All Other Personal Property Therein

PREPARED BY:

Charles Lovings, Attorney

Vector Law PLLC

1309 Thomasville Road, Suite 302

Tallahassee, Florida 32303

Dec. 4/11

25-00111V

## THIRD 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, 2013 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/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 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

## FLAGLER COUNTY LEGAL NOTICES

### CITY OF FLAGLER BEACH NOTICE OF PUBLIC HEARING

Notice is hereby given that a public hearing will be held before the City Commission of the City of Flagler Beach on January 8, 2026 beginning at 5:30 PM or as soon thereafter as possible in the Commission Chambers at City Hall located at 105 S. 2nd Street, Flagler Beach, Florida. The purpose of the hearing is for the City Commission to act upon the adoption of Ordinance No. 2025-22 entitled:

**AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF FLAGLER BEACH, FLORIDA, TO ANNEX PROPERTY TO BE INCLUDED WITHIN THE CORPORATE AREA AND CITY LIMITS OF THE CITY OF FLAGLER BEACH; PROVIDING FOR THE ANNEXATION OF APPROXIMATELY 514.06 ACRES OF PROPERTY DESCRIBED IN EXHIBIT "A" TO THIS ORDINANCE AND LYING IN THE AREAS PROXIMATE TO THE EXISTING CITY LIMITS OF THE CITY OF FLAGLER BEACH, FLAGLER COUNTY, FLORIDA; PROVIDING FOR ANNEXATION IN ACCORDANCE WITH THE VOLUNTARY ANNEXATION PROVISIONS OF SECTION 171.044, FLORIDA STATUTES; PROVIDING FOR ANNEXATION OF REAL PROPERTY/AMENDMENT OF CORPORATE/CITY LIMITS; PROVIDING FOR RIGHTS AND PRIVILEGES RESULTING FROM ANNEXATION UPON LAND USES; PROVIDING FOR EFFECT ON A VALOREM TAXES; PROVIDING FOR EFFECT ON BUSINESSES AND OCCUPATIONS; PROVIDING FOR EFFECT ON BUSINESSES AND OCCUPATIONS; PROVIDING FOR CONFLICTS, SEVERABILITY AND AN EFFECTIVE DATE**

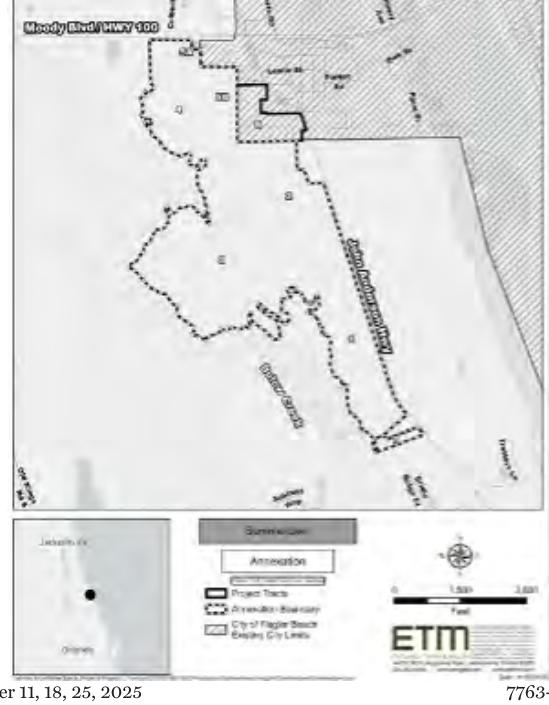
Interested parties may appear at the meeting and be heard with respect to the proposed ordinance.

Copies of the proposed Ordinance and legal description of the property by metes and bounds are available and may be inspected or obtained from the office of the City Clerk, 105 S. 2nd Street, Flagler Beach, Florida, (386) 517-2000 Ext. 233. The subject property comprising of approximately 514.06 acres is located south of State Road 100/Moody Blvd, west of John Anderson Hwy and east and north of Bulow Creek, as depicted in the map below.

This notice is pursuant to the provisions of Chapter 166 and 171, Florida Statutes, and the Charter and Ordinances of the City of Flagler Beach, Florida as amended and supplemented. Subject annexation meets the statutory criteria for annexation as established in Chapter 171, Florida Statutes.

Persons are advised that, if they decide to appeal any decision made at these meetings/hearings, they will need a record of the proceedings and for such purpose, they may need 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, per Section 286.0105, Florida Statutes. In accordance with the Americans with Disabilities Act, persons needing assistance to participate 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.

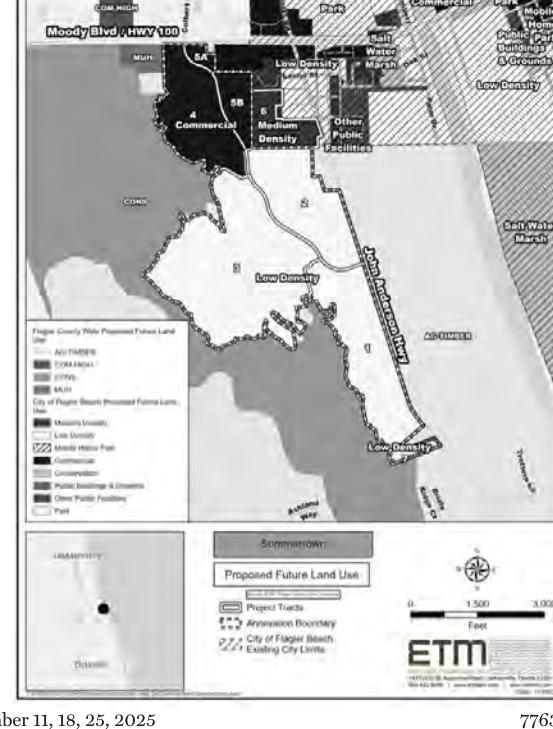
#### LOCATION MAP



December 11, 18, 25, 2025

7763-328838

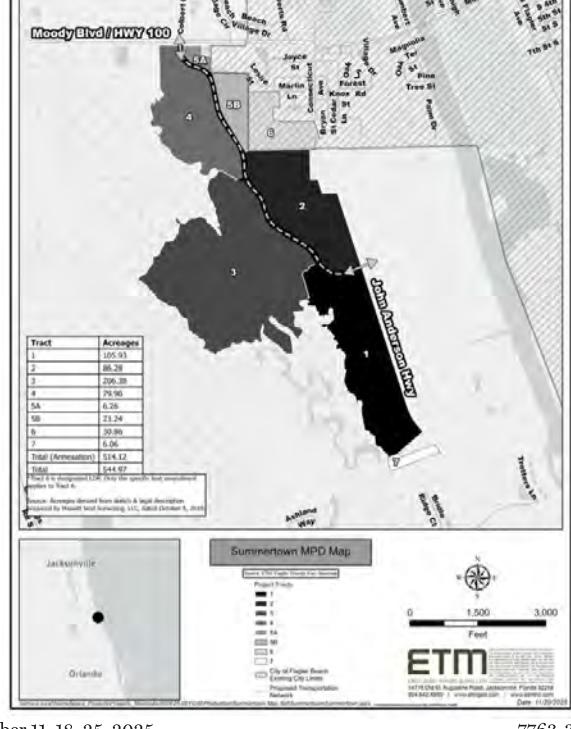
#### LOCATION MAP



December 11, 18, 25, 2025

7763-328834

#### LOCATION MAP



December 11, 18, 25, 2025

7763-328831

#### FIRST INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE  
SEVENTH JUDICIAL CIRCUIT IN AND  
FOR FLAGLER COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO. 2025 CA 000076

**PHH MORTGAGE CORPORATION,**  
Plaintiff, vs.

**CONSTANT C. VAN HOEVEN, AS**  
SUCCESSOR TRUSTEE OF THE

**LIVING TRUST AGREEMENT**

**OF CORNELIS C. FRANK AND**

**CATHARINA F. FRANK, DATED**

**FEBRUARY 22, 1993, et al.**

**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 06, 2025, and entered in 2025 CA 000076 of the Circuit Court of the SEVENTH Judicial Circuit in and for Flagler County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and CONSTANT C. VAN HOEVEN, AS SUCCESSOR TRUSTEE OF THE LIVING TRUST AGREEMENT OF CORNELIS C. FRANK AND CATHARINA F. FRANK, DATED FEBRUARY 22, 1993; CONSTANT C. VAN HOEVEN; BERNARDUS F. FRANK; JAN H. VAN HOEVEN; CAROLINA A. SCHILLEMANS-FRANK; CHRISTIANUS C. FRANK; TINA M. ORTIZ; PILAR A. ORTIZ are the Defendant(s). TOM W. BEXLEY as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at <https://flagler.reaforeclose.com>, at 11:00 AM, on January 09, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 67, PALM COAST  
MAP OF EASTHAMPTON, SEC-

TION 34, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 11, AT PAGE 36, OF THE PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA.

Property Address: 10 ELLIOT PLACE, PALM COAST, FL 32164

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 in accordance with Florida Statutes, Section 45.031.

#### IMPORTANT

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, 101 N. Alabama Ave., Ste D-305, Deland, FL 32724, (386) 257-6096.

Hearing or voice impaired, please call 711.

Dated this 8 day of December, 2025.

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC

Attorney for Plaintiff

6409 Congress Ave., Suite 100

Boca Raton, FL 33487

Telephone: 561-241-6901

Faximile: 561-997-6909

Service Email: [fmail@raslg.com](mailto:fmail@raslg.com)

By: SJDanielle Salem

Danielle Salem, Esquire

Florida Bar No. 0058248

Communication Email:

[dsalem@raslg.com](mailto:dsalem@raslg.com)

24-266323

December 11, 18, 2025

25-00305G

the City of Palm Coast, Flagler County, FL 32164, intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated 12/7/2025.

Nelliana Calvert

7763-328907

Dec. 11, 2025

#### PUBLIC NOTICE

\$4,040.05 USD was seized via search warrant by the Flagler County Sheriff's Office.

A portion of the funds originated from a victim located in Flagler County which were taken fraudulently and under false pretenses between August 12, 2025, and August 14, 2025.

7763-328543

Dec. 11, 18, 2025

#### NOTICE OF RULE DEVELOPMENT BY THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT FOR ADOPTING AMENDMENTS TO STORMWATER RULES

The Board of Supervisors of the Grand Haven Community Development District ("District") provides notice that it intends to develop rule amendments which amend District's Rules regarding Surface Water Management

### CITY OF FLAGLER BEACH NOTICE OF FUTURE LAND USE MAP AMENDMENT CITY COMMISSION PUBLIC HEARING

The City Commission proposes to adopt Ordinance No. 2025-25 Entitled:

**AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF FLAGLER BEACH, FLORIDA, AMENDING THE COMPREHENSIVE PLAN FUTURE LAND USE MAP DESIGNATION FOR APPROXIMATELY 544.97 ACRES OF CERTAIN REAL PROPERTY; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; AND PROVIDING FOR AN EFFECTIVE DATE.**

An application has been submitted to amend the Future Land Use Map (FLUM) designation for 544.97 acres of real property from Flagler County Agriculture, Conservation, and Mixed Use: High Intensity to City of Flagler Beach Low Density Residential and Commercial. All lands are located as depicted in the Location Map provided below.

The City Commission will hold a public hearing for the second reading of the proposed FLUM amendment on January 8, 2026 at 5:30 PM, or as soon thereafter as possible, in the City Commission Chambers of City Hall located at 105 S. 2nd Street, Flagler Beach, Florida. The public hearing may be continued to a future date or dates. The times and dates of any continuances of a public hearing shall be announced during the public hearing without further published notice.

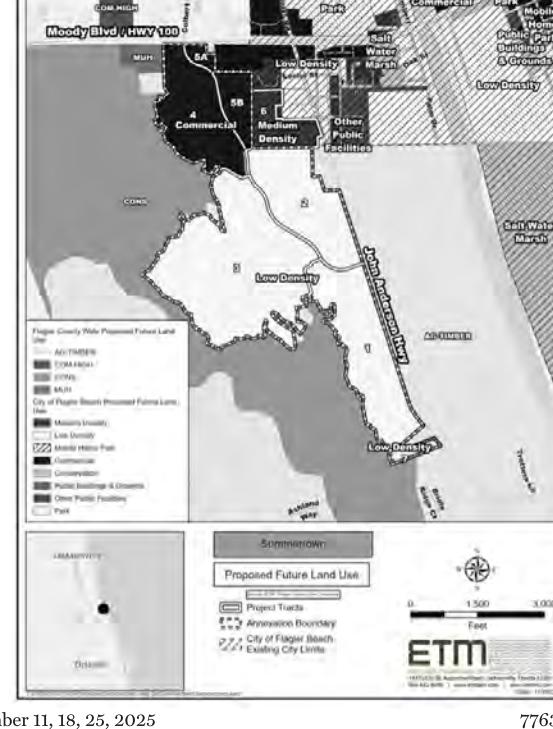
Interested parties may appear at the meeting and be heard with respect to the proposed ordinance.

Copies of the proposed Ordinance may be inspected or obtained from the office of the City Clerk, 105 S. 2nd Street, Flagler Beach, Florida, (386) 517-2000 Ext. 233. For further information about this request, please call the Planning and Building Department at (386) 517-2000 Ext. 231. The application file with more detailed information about the proposed FLUM amendment may be inspected by the public during office hours at the Planning and Building Department, 800 S. Daytona Ave., Flagler Beach, Florida.

**If a person decides to appeal 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 accordance with the Americans with Disabilities Act, persons needing assistance to participate in any of these proceedings should contact the City Clerk's Office at (386) 517-2000 Ext. 231 at least 48 hours prior to the meeting.**

#### LOCATION MAP



December 11, 18, 25, 2025

7763-328834

### CITY OF FLAGLER BEACH NOTICE OF PROPOSED ZONING MAP AMENDMENT CITY COMMISSION PUBLIC HEARING

The City Commission proposes to adopt Ordinance No. 2025-26 Entitled:

**AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF FLAGLER BEACH, FLORIDA, AMENDING THE OFFICIAL ZONING MAP DESIGNATION FOR APPROXIMATELY 545.54 ACRES OF CERTAIN REAL PROPERTY; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; AND PROVIDING FOR AN EFFECTIVE DATE.**

An application has been submitted to amend the Zoning Map designation for 545.54 acres of real property from Planned Unit Development (PUD), Reserved (R), and Single Family Residential (R1) Zoning Districts to the Master Planned Development (MPD) Zoning District. All lands are located as depicted in the Location Map provided below.

The City Commission will hold a public hearing for the second reading of the proposed Zoning Map amendment on January 8, 2026 at 5:30 PM, or as soon thereafter as possible, in the City Commission Chambers of City Hall located at 105 S. 2nd Street, Flagler Beach, Florida. The public hearing may be continued to a future date or dates. The times and dates of any continuances of a public hearing shall be announced during the public hearing without further published notice.

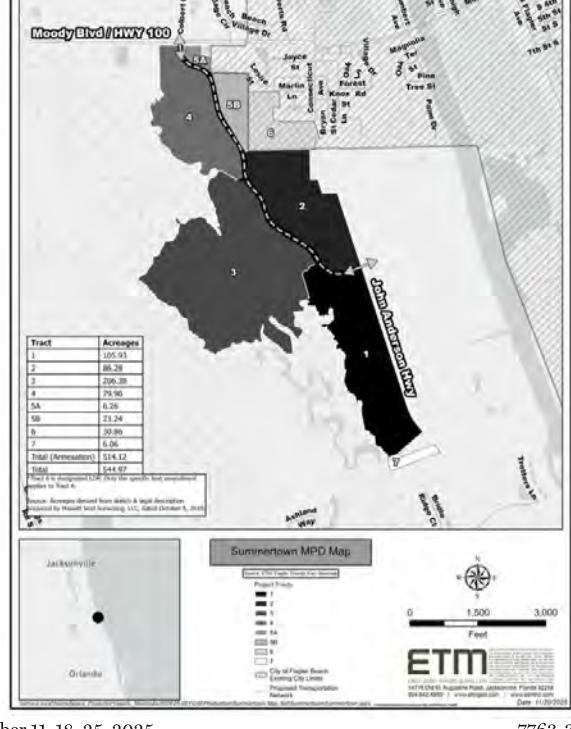
Interested parties may appear at the meeting and be heard with respect to the proposed ordinance.

Copies of the proposed Ordinance may be inspected or obtained from the office of the City Clerk, 105 S. 2nd Street, Flagler Beach, Florida, (386) 517-2000 Ext. 233. For further information about this request, please call the Planning and Building Department at (386) 517-2000 Ext. 231. The application file with more detailed information about the proposed Zoning Map amendment may be inspected by the public during office hours at the Planning and Building Department, 800 S. Daytona Ave., Flagler Beach, Florida.

**If a person decides to appeal 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 accordance with the Americans with Disabilities Act, persons needing assistance to participate in any of these proceedings should contact the City Clerk's Office at (386) 517-2000 Ext. 231 at least 48 hours prior to the meeting.**

#### LOCATION MAP



December 11, 18, 25, 2025

7763-328831

#### 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 22nd day of December 2025, for the purpose of Second and Final Reading of Ordinance 2025-16, before the City Commission, in the Chambers Meeting Room of the Bunnell Administration Complex located at 2400 Commerce Pkwy, Bunnell, Florida 32110.**

#### ORDINANCE 2025-16

**AN ORDINANCE OF THE CITY OF BUNNELL, FLORIDA, ANNEXING BY VOLUNTARY PETITION CERTAIN REAL PROPERTY TOTALING 0.23± ACRES LOCATED AT 325 OLD BRICK ROAD, BEARING PARCEL ID: 12-12-30-0650-000A0-0102 WHICH IS CONTIGUOUS TO MUNICIPAL BOUNDARIES OF THE CITY OF BUNNELL IN ACCORDANCE WITH THE VOLUNTARY ANNEXATION PROVISIONS OF SECTION 171.044, FLORIDA STATUTES, AND OTHER CONTROLLING LAW; REDEFINING THE BOUNDARIES OF THE CITY OF BUNNELL TO INCLUDE SAID REAL PROPERTY; PROVIDING FOR LEGISLATIVE FINDINGS; PROVIDING FOR CONDITIONS; DIRECTING THE CITY CLERK TO RECORD THE ORDINANCE WITH THE CLERK OF THE CIRCUIT COURT, WITH THE CHIEF ADMINISTRATIVE OFFICE OF FLAGLER COUNTY AND WITH THE FLORIDA DEPARTMENT OF STATE; PROVIDING FOR LEGAL DESCRIPTION AND A MAP; REPEALING ALL ORDINANCES IN CONFLICT HEREWITHE; PROVIDING FOR SEVERABILITY; PROVIDING FOR NON-CODIFICATION AND THE TAKING OF ADMINISTRATIVE ACTIONS AND PROVIDING FOR AN EFFECTIVE DATE.**

**ALL INTERESTED PERSONS ARE INVITED TO PARTICIPATE** as may be legally permitted on the day of the meeting. Instructions on how to participate by electronic or other means, if legally permitted, would be found on the City of Bunnell's website at [www.bunnellcity.us](http://www.bunnellcity.us) on the homepage. The public is advised to check the City's website for up-to-date information 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 information for 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.</p

## FIRST INSERTION

**NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45**  
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA

CASE NO.: 2023 CA 000724  
HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET- BACKED CERTIFICATES, SERIES 2005-FM1, Plaintiff, vs.

GEORGE N. B. BROWN AS TRUSTEE OF THE REVOCABLE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES; SERVICE EXPERTS, LLC; UNKNOWN TENANT #1 N/K/A DWAYNE MURRAY; UNKNOWN TENANT #2 N/K/A NATASHA DORRELL F/K/A NATASHA MURRAY; GEORGE N.B. BROWN; ANDREA WILLIAMS F/K/A ANDREA MURRAY; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Tom Bexley will sell to the highest bidder for cash at <https://flagler.realforeclose.com/> on January 13, 2026 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOTS 174 AND 175, OF BLOCK 1, OF PALM COAST, MAP OF BELLE TERRE, SECTION 11, ACCORDING TO THE PLAT THEREOF AS RECORDED IN MAP BOOK 6, PAGES 59 THROUGH 66, PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA, AS AMENDED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 35, PAGE 528, PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

## IMPORTANT

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.

Dated this 5th day of December, 2025.

ALDRIDGE PITE, LLP

Attorney for Plaintiff

401 W. Linton Blvd., Suite 202-B

Delray Beach, FL 33444

Telephone: 561-392-6391

Faximile: 561-392-6965

By: /s/ Zachary Ullman

Digitally signed by Zachary Ullman

DN: CN=Zachary Ullman

E=zullman@aldridgepite.com

Reason: I am the author of this document

Location:

Date: 2025.12.05 13:44:00-05'00'

Foxit PDF Editor Version: 13.1.7

FBN: 106751

Primary E-Mail:

ServiceMail@aldridgepite.com

1092-12572B

December 11, 2025 25-00304G

## FIRST INSERTION

**NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)**

IN THE CIRCUIT COURT OF THE 7th JUDICIAL CIRCUIT, IN AND FOR Flagler COUNTY, FLORIDA

Case No.: 2025 DR 001167

Division: 47

Thi Kim Hoang Ho, Petitioner, and

Loc H. Vo, Respondent, TO: Loc H Vo

17 Pine Cedar Dr, Palm Coast, Fla, 32164

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Thi Kim Hoang Ho, whose address is 17 Pine Cedar Dr, Palm Coast, Fla, 32164 on or before 1/13/26 and file the original with the clerk of this Court at 1769 E. Moody Blvd Bldg 1, Bunnell, FL 32110 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the court to decide how the following real or personal property should be divided:

17 Pine Cedar Dr Palm Coast Fla 32164 Lot 7 Block 23 Pine Grove - See 26 Palm Coast According To The Plat Thereof As Recorded in Map Block 9 Page 20.

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.

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

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

Dated: 12/2/25 CLERK OF THE CIRCUIT COURT (SEAL) By: /s/ Deputy Clerk

This form was prepared for the Petitioner. This form was completed with the assistance of:

George Tony Butler

249 REDBUD Rd

Palm Coast, Fla 32137

503 619 7691

Dec. 11, 18, 25, 2025; Jan. 1, 2026 25-00303G

## SUBSEQUENT INSERTIONS

## SECOND 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.

The ancillary administration of the estate of WILLIAM J. MCADAMS JR., AKA WILLIAM J. MCADAMS, deceased, whose date of death was May 10, 2025, pending in the Circuit Court for FLAGLER County, Florida, Probate Division, the address of which is Kim C. 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 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:

/s/ Donald McAdams

DONALD MCADAMS

20 VESPER AVENUE

FALMOUTH, MA 02540

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: service@thebonelawfirm.com

Secondary E-Mail:

rbone@thebonelawfirm.com

December 4, 11, 2025 25-00297G

## SECOND INSERTION

a creditor as specified under s. 732.221, 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 December 4, 2025.

Personal Representative:

/s/ Donald McAdams

DONALD MCADAMS

20 VESPER AVENUE

FALMOUTH, MA 02540

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

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December 4, 11, 2025 25-00297G

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 December 4, 2025.

Personal Representative:

/s/ Donald McAdams

DONALD MCADAMS

20 VESPER AVENUE

FALMOUTH, MA 02540

Attorney for Personal Representative:

/s/ Robert E. Bone Jr.

ROBERT E. BONE JR.

Attorney

Florida Bar Number: 0848026

ROBERT E. BONE, JR., P.A.

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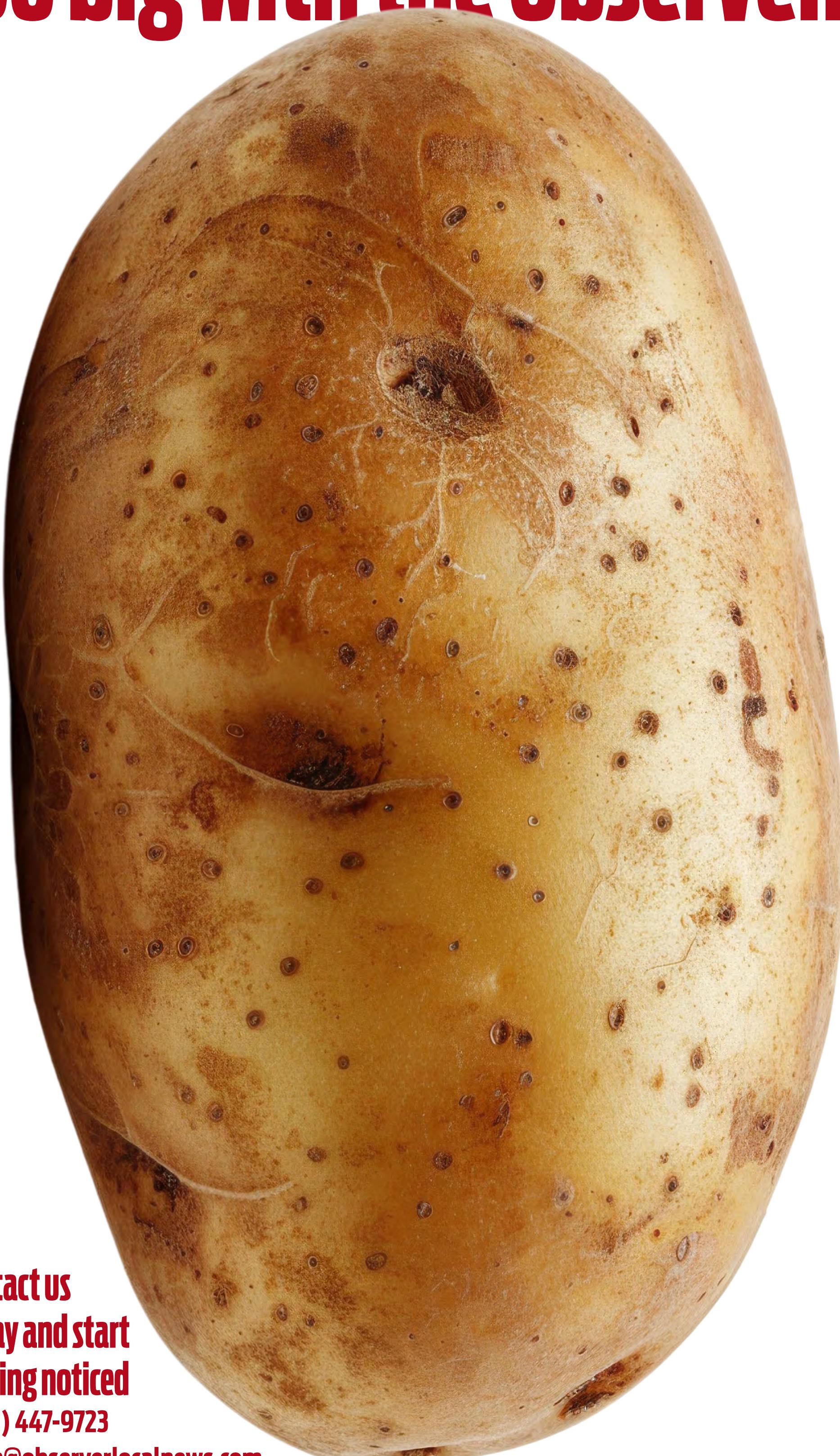
December 4, 11, 2025 25-00297G

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.

# Is your marketing small potatoes? Go big with the Observer.



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(386) 447-9723  
[brian@observerlocalnews.com.](mailto:brian@observerlocalnews.com)**



Brett Snider. Photo by Brian McMillan

## BEST ADVICE I EVER GOT

### 'It's your fault.'

Before Brett Snider got into the air conditioning business, he was a pastor.

One person he visited often while leading Trinity Lutheran Church, in Holly Hill, was a homebound woman. They got to know each other, and he confided that he was struggling to lose weight. She gave some simple advice: "Just eat one less cookie."

That resonated with Snider, and he eventually saw that it was the same message he had learned from a social media influencer and author, Gary Vaynerchuk: "It's your fault." "It's my fault," Snider said during a recent interview with the *Observer*, at the Arctic Breeze office, in Palm Coast. "It's my fault when I eat too much food, and that causes weight gain. It's also my fault when I feel it back in and put the cookie down. And so, when you have that mentality, you know that there are controllables in this life. And so the things I can control are my fault. They're my responsibility."

Snider has lived in Palm Coast for 20 years and loves it because it's the "perfect middle spot" between larger cities.

He still is connected to Volusia County, as he is a part-time associate pastor at Holy Cross Lutheran Church, in South Daytona; and his children attend Riverbend Academy, in Ormond Beach.

Mark Eidman Jr. has owned Arctic Breeze since 2002, with his daughter, Erin, who is Snider's wife. Today, it has grown to 30 employees and 16 trucks, serving Flagler and Eastern Volusia counties. Arctic Breeze, which does 90% of its business in residential installation and service, recently became a Carrier dealer, to go along with American Standard.

Snider is involved with many aspects of the business at Arctic Breeze: accounting, marketing, human resources. In all of those areas, he has learned to say to himself: "It's your fault" — whether the outcome is good or bad.

He also preaches it to his children: Bad outcomes often feel like a crossroad. If we can use that moment as an opportunity, we can find peace about future outcomes.

"Find that crossroad," Snider said. "And then when you look back and say, 'Yeah, that was my fault; I caused that to happen,' take some credit for it."

Visit [arcticbreezeair.com](http://arcticbreezeair.com) or call 386-270-0375.

—BRIAN MCMILLAN

Email [brian@observerlocalnews.com](mailto:brian@observerlocalnews.com).

## YOUR TOWN

### European Performing Arts group presents 'A Christmas Carol'

European Performing Arts Conservatory will present its semi annual ballet production, "A Christmas Carol," on Saturday, Dec. 20, at the Seabreeze High School Theatre.

During the two shows — to be held at 2 p.m. and 5:30 p.m. — EPAC will transform Charles Dickens' holiday classic into a ballet experience, according to a press release.

The production features over 80 cast members, including dancers as young as 4 years old to professionals.

"We love creating performances that allow dancers of all ages to shine," said artistic director and choreographer Kaley Marshall in the press release. "A Christmas Carol" is such a meaningful story to tell through movement. Watching our students grow, learn, and bring this classic to life has



FCSO employees and community members have donated \$40,000 to the 2025 Shop with a Cop. The above photos is a \$26,000 check donated to the charity funding Shop with a Cop from FCSO employees. **Courtesy photo**

been incredibly inspiring."

In addition to Marshall, the production is choreographed and directed by Alex Reiter, Karyn Ruddy and Patricia Santamarina.

"Being part of EPAC for so long has been a true joy," said Karyn Ruddy, who has been a part of EPAC for more than 15 years. "Watching our dancers grow year after year — both as artists and as individuals — is one of the most rewarding parts of this work."

"Seeing our dancers connect with such a powerful story reminds us why we do what we do," Santamarina added. "The community will



Mr. Cratchit and Mrs. Cratchit with their kids including Tiny Tim. Photo courtesy of Jen Sabatini photography

be moved by the magic that we have all created."

EPAC, which has been around for 48 years, also announced it plans to expand. The press release states that the conservatory will be enlarging its current space at 128 N. Nova Road in Ormond Beach by taking on the unit next door. This will allow for more classes and more students. Enrollment begins in January.

Tickets for "A Christmas Carol" cost \$31.95. Visit <https://www.epaconservatory.com>.

### FCSO employees, community give over \$40K for Shop with a Cop

The Flagler County Sheriff's Office will be able to take 145 children to its annual Shop with a Cop event thanks to the \$40,000 donated by FCSO employees and other community members.

The 145 children who have been selected to participate — the most in the event's history — will each receive a \$275 gift card to spend during the shopping trip, a FCSO press release said. This is also the most the FCSO has been able to provide to participating kids.

Shop with a Cop is an annual event that helps disadvantaged children facing

economic hardships, are in foster care or are victims of domestic violence to experience a happy holiday, the press release said. The children are nominated by FCSO and Flagler Schools staff.

FCSO employees alone donated \$26,020 to the Flagler Sheriff's Children's Charities for Shop with a Cop. The remaining funds were donated by local community organizations, businesses and individuals, the press release said.

"Shop with a Cop is an amazing event that we look forward to every year. This will be our biggest event yet, and we set new and exciting marks every year because of the generous support we receive from our team and our incredible community," Sheriff Rick Staly said.

"To everyone who donated this year, big or small, I cannot thank you enough for supporting our mission to help children in need during the holidays."

The 2025 Shop with a Cop will be held on Dec. 12. Deputies and police officers from across Flagler County and state law enforcement agencies will pick up children from their homes and bring them to the FCSO Operations Center for games and holiday activities. The kids will then ride in a motorcade to Walmart Supercenter in Palm Coast.

## CITY OF FLAGLER BEACH NOTICE OF PROPOSED ZONING MAP AMENDMENT CITY COMMISSION PUBLIC HEARING

The City Commission proposes to adopt Ordinance No. 2025-26 Entitled: **AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF FLAGLER BEACH, FLORIDA, AMENDING THE COMPREHENSIVE PLAN FUTURE LAND USE MAP DESIGNATION FOR APPROXIMATELY 544.97 ACRES OF CERTAIN REAL PROPERTY; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; AND PROVIDING FOR AN EFFECTIVE DATE.**

An application has been submitted to amend the Zoning Map designation for 545.54 acres of real property from Planned Unit Development (PUD), Reserved (R), and Single Family Residential (R1) Zoning Districts to the Master Planned Development (MPD) Zoning District. All lands are located as depicted in the Location Map provided below.

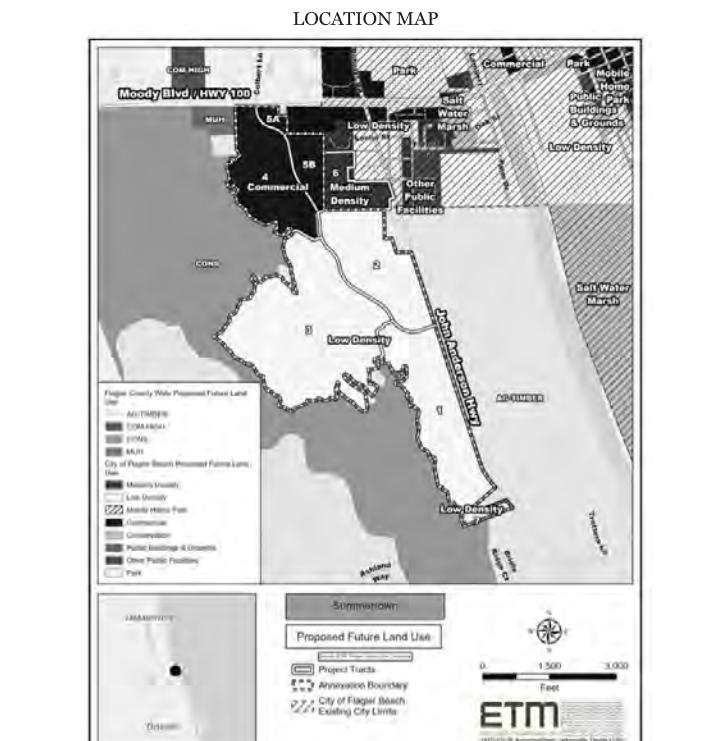
The City Commission will hold a public hearing for the second reading of the proposed Zoning Map amendment on January 8, 2026 at 5:30 PM, or as soon thereafter as possible, in the City Commission Chambers of City Hall located at 105 S. 2nd Street, Flagler Beach, Florida. The public hearing may be continued to a future date or dates. The times and dates of any continuances of a public hearing shall be announced during the public hearing without further published notice.

Interested parties may appear at the meeting and be heard with respect to the proposed ordinance.

Copies of the proposed Ordinance may be inspected or obtained from the office of the City Clerk, 105 S. 2nd Street, Flagler Beach, Florida, (386) 517-2000 Ext. 233. For further information about this request, please call the Planning and Building Department at (386) 517-2000 Ext. 231. The application file with more detailed information about the proposed Zoning Map amendment may be inspected by the public during office hours at the Planning and Building Department, 800 S. Daytona Ave., Flagler Beach, Florida.

If a person decides to appeal 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 accordance with the Americans with Disabilities Act, persons needing assistance to participate 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.



## CITY OF FLAGLER BEACH NOTICE OF PUBLIC HEARING

Notice is hereby given that a public hearing will be held before the City Commission of the City of Flagler Beach on January 8, 2026 beginning at 5:30 PM or as soon thereafter as possible in the Commission Chambers at City Hall located at 105 S. 2nd Street, Flagler Beach, Florida. The purpose of the hearing is for the City Commission to act upon the adoption of Ordinance No. 2025-22 entitled:

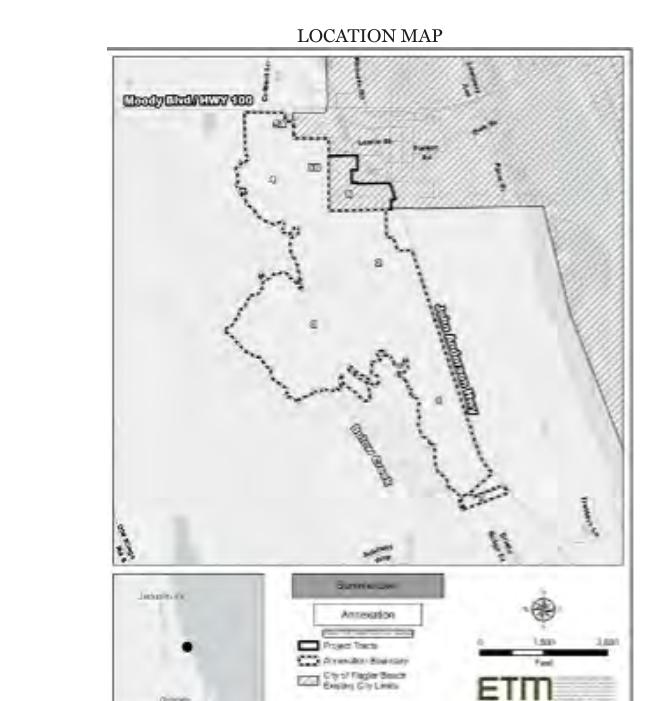
**AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF FLAGLER BEACH, FLORIDA, TO ANNEX PROPERTY TO BE INCLUDED WITHIN THE CORPORATE AREA AND CITY LIMITS OF THE CITY OF FLAGLER BEACH; PROVIDING FOR THE ANNEXATION OF APPROXIMATELY 514.06 ACRES OF PROPERTY DESCRIBED IN EXHIBIT "A" TO THIS ORDINANCE AND LYING IN THE AREAS PROXIMATE TO THE EXISTING CITY LIMITS OF THE CITY OF FLAGLER BEACH, FLAGLER COUNTY, FLORIDA; PROVIDING FOR ANNEXATION IN ACCORDANCE WITH THE VOLUNTARY ANNEXATION PROVISIONS OF SECTION 171.044, FLORIDA STATUTES; PROVIDING FOR ANNEXATION OF REAL PROPERTY/AMENDMENT OF CORPORATE/CITY LIMITS; PROVIDING FOR RIGHTS AND PRIVILEGES RESULTING FROM ANNEXATION UPON LAND USES; PROVIDING FOR EFFECT ON A VALOREM TAXES; PROVIDING FOR EFFECT ON BUSINESSES AND OCCUPATIONS; PROVIDING FOR EFFECT ON BUSINESSES AND OCCUPATIONS; PROVIDING FOR CONFLICTS, SEVERABILITY AND AN EFFECTIVE DATE**

Interested parties may appear at the meeting and be heard with respect to the proposed ordinance.

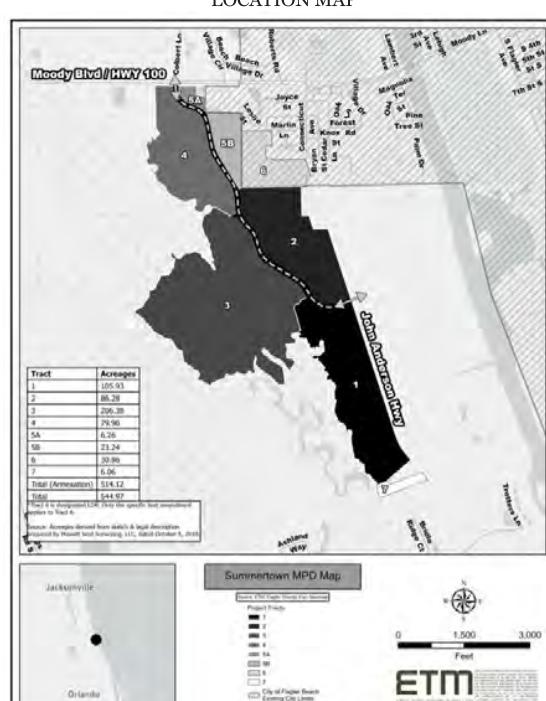
Copies of the proposed Ordinance and legal description of the property by metes and bounds are available and may be inspected or obtained from the office of the City Clerk, 105 S. 2nd Street, Flagler Beach, Florida, (386) 517-2000 Ext. 233. The subject property comprising of approximately 514.06 acres is located south of State Road 100/Moody Blvd, west of John Anderson Hwy and east and north of Bulow Creek, as depicted in the map below.

This notice is pursuant to the provisions of Chapter 166 and 171, Florida Statutes, and the Charter and Ordinances of the City of Flagler Beach, Florida as amended and supplemented. Subject annexation meets the statutory criteria for annexation as established in Chapter 171, Florida Statutes.

Persons are advised that, if they decide to appeal any decision made at these meetings/hearings, they will need a record of the proceedings and for such purpose, they may need 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, per Section 286.0105, Florida Statutes. In accordance with the Americans with Disabilities Act, persons needing assistance to participate 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.



LOCATION MAP



7763-328896