

COLLIER COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE / ACTIONS ---

FIRST INSERTION	FIRST INSERTION
<b>NOTICE OF PUBLIC SALE</b> Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am. Customer Name: Harold Sawal Description of items: Bike, Beach Furniture, Vacuum, Amp, Guitar, Household Goods, Furniture The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. December 19, 26, 2025 25-01882C	<b>NOTICE OF PUBLIC SALE</b> Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am. Customer Name: Gabriel Gonzalez Description of items: scrap wood, tools, bins, part of truck gate, jerri can, hose, clamps The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. December 19, 26, 2025 25-01879C

FIRST INSERTION	FIRST INSERTION
<b>NOTICE OF PUBLIC SALE</b> Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 8471 Davis Blvd. Naples, FL 34104 on: 1/06/2026 at 10:45am Tenant Name: Alastor Marshall General Description of Property: Misc. Personal Items Tenant Name: Renata Domogala General Description of Property: Misc. Personal Items The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. December 19, 26, 2025 25-01876C	<b>NOTICE OF PUBLIC SALE</b> Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am. Customer Name: Courtenay Lindsey Description of items: Shelving, Glass, Totes, Personal Items, Christmas items. The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. December 19, 26, 2025 25-01880C

FIRST INSERTION
<b>NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)</b> IN THE CIRCUIT COURT OF THE 20th JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA FAMILY DIVISION CASE NO. <b>11-2025-DR-002520-FM01-01</b> <b>IN RE: THE MARRIAGE OF Olrith Dominique Petitioner and Nahomy Petit Frere Respondent</b> TO: Nahomy Petit Frere {Respondent's last known address} 14 Plumer Street, Everett, MA 02149 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 Olrith Dominique C/O Chester McLeod, whose address is 15800 Pines Blvd., Suite 3217, Pembroke Pines, FL 33027, on or before {date} 02/06/2026, and file the original with the clerk of this Court at Collier County Clerk of the Circuit Civil Department, Family Law, 3315 Tamiami Trail East, Ste 102, Naples, FL 34112-5324, 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: None. 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: 12/11/2025 CLERK OF THE CIRCUIT COURT (SEAL) By: Soraya Diaz Deputy Clerk Dec. 19, 26, 2025; Jan. 2, 9, 2026 25-01895C

FIRST INSERTION
<b>NOTICE OF PUBLIC SALE</b> Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 1/08/2026 at 11:30am. Customer Name: Alan Sutherland Description of items: Boxes, Wall Art, Shelving, Bags of Stuff The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. December 19, 26, 2025 25-01881C

FIRST INSERTION
<b>NOTICE OF PUBLIC SALE</b> Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 5304 Useppa Way Naples, FL 34109 January 8th, 2026 at 12:45pm Brandy Alexander Household Goods Brian Cruz Household Goods The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. December 19, 26, 2025 25-01878C

FIRST INSERTION
<b>NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09</b> NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Elite Valet, located at 7983 Princeton Drive, in the City of Naples, County of Collier, State of FL, 34104, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 16 of December, 2025. CASANOVA UMBRELLA GROUP INC 7983 Princeton Drive Naples, FL 34104 December 19, 2025 25-01902C

FIRST INSERTION
<b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-2713</b> <b>IN RE: ESTATE OF JAKOB RITSCHER Deceased.</b> The administration of the estate of Jakob Ritscher, deceased, whose date of death was August 19, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 19, 2025. <b>Personal Representative:</b> <b>Stefanie Winsey</b> 7708 Haverhill Court Naples, FL 34104 Attorney for Personal Representative: Ryan J. Beadle, Esq. Florida Bar Number: 45340 Gulf Coast Counsel 5692 Strand Court, Suite 1 Naples, FL 34110 Telephone: (239) 593-7900 Fax: (239) 593-7909 E-Mail: ryan@naples.law Secondary E-Mail: camden@naples.law Tertiary E-Mail: service@naples.law December 19, 26, 2025 25-01868C

FIRST INSERTION
<b>NOTICE TO CREDITORS</b> IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2025-CP-3265</b> <b>IN RE: ESTATE OF MICHAEL A. KRENZER, Deceased.</b> The administration of the estate of Michael A. Krenzer, deceased, whose date of death was November 11, 2025, File Number 2025-CP-3265, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 East Tamiami Trail, Naples, Florida 34112. 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 has been served must file their claims within 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 SO FILED The administration of the estate of John D. Flanagan, deceased, whose date of death was August 26, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Suite 102, Naples, Florida 34112. 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, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 19, 2025. <b>Personal Representative:</b> <b>Mark J. Krenzer</b> Attorney for Personal Representative: Ryan G. Welker, Esq. Attorney for Petitioner WOODWARD PIRE'S & LOMBARDO, P.A. Florida Bar No.: 1044912 606 Bald Eagle Drive, Suite #500 Marco Island, Florida 34145 Telephone Number: (239) 394-5161 Primary E-Mail: rwelker@wpl-legal.com Secondary E-Mail: aelbe@wpl-legal.com December 19, 26, 2025 25-01869C

FIRST INSERTION
<b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-002985</b> <b>IN RE: ESTATE OF BARBARA JOAN SALVADORE, Deceased.</b> The administration of the estate of BARBARA JOAN SALVADORE, deceased, whose date of death was October 9, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Circuit Court, 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. 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. 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 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 19, 2025. <b>Personal Representative:</b> <b>DEVON JO SALVADORE</b> 203 Maple Drive Linden, MI 48451 Attorney for Personal Representative: Gregory J Nussbickel E-Mail Addresses: greg@will.estate christine@will.estate Florida Bar No. 0580643 The Nussbickel Law Firm P.A. 12487 Brantley Commons Court Fort Myers, FL 33907 Telephone: 2399009455 December 19, 26, 2025 25-01867C

FIRST INSERTION
<b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO. 2025-CP-003041</b> <b>IN RE: ALFRED J. HACKNEY, II, Deceased.</b> The administration of the Estate of Alfred J. Hackney, II, deceased, whose date of death was September 12, 2025, is pending in the Collier County Courthouse, 3315 Tamiami Trail E, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of the first publication of this notice is December 19, 2025. <b>Personal Representative:</b> <b>Alfred J. Hackney, III</b> 1300 Cypress Woods Drive, Naples, Florida 34103 <b>Personal Representative:</b> <b>Jeffrey O. Hackney</b> 2473 Oostanaula Drive NE, Brookhaven, GA 30319 Attorney for Personal Representative: /s/ Tylan T. Ricketts, Esq. Tylan T. Ricketts, Esq. BOATMAN RICCI 12751 New Brittany Blvd. Ste. 402 Fort Myers, FL 33912 (239) 330-1494 Florida Bar No. 1010387 ttr@boatmanricci.com December 19, 26, 2025 25-01871C

FIRST INSERTION
<b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-3188</b> <b>Division Probate</b> <b>IN RE: ESTATE OF RENA M. VOGHEL Deceased.</b> The administration of the estate of Rena M. Voghel, deceased, whose date of death was November 16th, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples FL 34112. The names and addresses of the personal representatives and the personal representatives' 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 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 19, 2025. <b>Personal Representatives:</b> <b>James Bunnell</b> Attorney for Personal Representatives: Douglas L Rankin, Attorney Florida Bar Number: 365068 2335 Tamiami Trail N STE 308 NAPLES, FL 34103 Telephone: (239) 262-0061 Fax: (239) 262-2092 E-Mail: dlr@drankinlaw.com Secondary E-Mail: kj@drankinlaw.com December 19, 26, 2025 25-01870C

FIRST INSERTION
<b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-2808</b> <b>IN RE: ESTATE OF JOHN D. FLANAGAN Deceased.</b> The administration of the estate of John D. Flanagan, deceased, whose date of death was August 26, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 19, 2025. <b>Personal Representative:</b> <b>Susan Patten</b> 2012 Julia Dr Conshohocken, PA 19428 Attorney for Personal Representative: Ryan J. Beadle, Esq. Florida Bar Number: 45340 Gulf Coast Counsel 5692 Strand Court, Suite 1 Naples, FL 34110 Telephone: (239) 593-7900 Fax: (239) 593-7909 E-Mail: ryan@naples.law Secondary E-Mail: camden@naples.law Tertiary E-Mail: service@naples.law December 19, 26, 2025 25-01888C

FIRST INSERTION
<b>Notice Under Fictitious Name Law According to Florida Statute Number 865.09</b> NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Casin Towing Services located at 3735 26th Ave SE in the City of Naples, Collier, FL 34117 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 13th day of November, 2025 Humberto Del Rio Casin December 19, 2025 25-01883C



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PUBLIC SALES / ESTATE / SALES ---

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FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE TWENTIETH JUDICIAL  
CIRCUIT COURT IN AND FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**Case No.: 25-CP-2480**  
**IN RE: THE ESTATE OF**  
**RITA FLAHERTY,**  
**Deceased.**

The administration of the estate of Rita Flaherty, deceased, File Number 2025-CP-2480, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. 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, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE 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, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is December 19, 2025.

**Jeffry S. Perlow**  
**Personal Representative**  
/s/ Jeffry Perlow  
Jeffry S. Perlow, Esq.  
Attorney for Personal Representative  
Florida Bar No.: 354759  
5425 Park Central Court  
Naples, Florida 34109  
(239) 514-2910  
jeffperlow@hotmail.com  
December 19, 26, 2025 25-01866C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-3148**  
**IN RE: ESTATE OF**  
**PEGGY ANN FROST AKA**  
**PEGGYANN FROST,**  
**Deceased.**

The administration of the estate of PEGGY ANN FROST AKA PEGGYANN FROST, deceased, whose date of death was March 1, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. 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 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 19, 2025.  
Signed on this day of 12/15/2025.

**ROBERT L. FROST**  
**Personal Representative**  
1700 Country Walk Drive  
Ottawa, ON K1C 8C9  
JAMES R. NICI, ESQ.  
Attorney for Personal Representative  
Florida Bar No. 0000507  
Nici Law Firm, P.L.  
1865 Veterans Park Drive,  
Suite 203  
Naples, FL 34109  
Telephone: (239) 449-6150  
Email: jnici@nicilawfirm.com  
December 19, 26, 2025 25-01889C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-2989**  
**Division PROBATE**  
**IN RE: ESTATE OF**  
**CAROL A. JACOBSON**  
**Deceased.**

The administration of the estate of CAROL A. JACOBSON, deceased, whose date of death was October 9, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. 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 19, 2025.

**Personal Representative:**  
**ERIC HUNTLEY**  
2724 Tropicana Blvd., Unit A  
Naples, Florida 34116  
Attorney for Personal Representative:  
Conrad Willkomm, Esq.  
Florida Bar Number: 697338  
Law Office of Conrad Willkomm, P.A.  
3201 Tamiami Trail North,  
Second Floor  
Naples, Florida 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: conrad@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com  
December 19, 26, 2025 25-01865C

FIRST INSERTION

**NOTICE TO CREDITORS**  
The administration of the estate of JANICE I. PANTING, deceased, whose date of death was October 27, 2025; File Number 2025-CP-002974 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: December 19, 2025.

**KRISANDRA PANTING**  
**Personal Representative**  
2650 Gulf Shore Blvd. N., Unit 702,  
Naples, FL 34103  
JEFFREY M. JANEIRO, Esq.  
Attorney for Personal Representative  
Florida Bar No. 0697745  
Law Office of Jeffrey M. Janeiro, P.L.  
3400 Tamiami Trail N., Suite 203  
Naples, FL 34103  
Telephone: (239) 513-2324  
December 19, 26, 2025 25-01900C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-2980**  
**IN RE: ESTATE OF**  
**MAXINE LEWIS a/k/a**  
**MAXINE F. LEWIS**  
**Deceased.**

The administration of the Estate of MAXINE LEWIS, also known as MAXINE F. LEWIS, deceased, whose date of death was June 2, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trai East, Ste. 102, Naples, Florida 34112. 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  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 11-2025-CP-002370**  
**IN RE: ESTATE OF**  
**FRANCIS E. JEFFRIES**  
**Deceased.**

The administration of the Estate of Francis E. Jeffries, deceased, whose date of death was July 27, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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

FIRST INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE COUNTY COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA - A CIVIL ACTION  
Notice is hereby given that the undersigned Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, on January 15, 2026 at eleven o'clock a.m. held in the Multipurpose Room on the 1st floor, in Customer Service, of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Florida, will offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida, to-wit:

Unit No. 2-101 of Bermuda Palms, a Condominium, according to the Declaration of Condominium thereof as recorded in Official Records Book 3575, Page 1325, as amended of the Public Records of Collier County, Florida. A/K/A 4925 Sandra Bay Drive #2-101, Naples, FL 34109. Pursuant to the order or final judgment entered in a case pending in said Court, the style of which is: **BERMUDA PALMS OF NAPLES CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit**

FIRST INSERTION

**Notice of Sale**  
Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; inspect 1 week prior @ the lienor facility; cash or cashier check;

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 19, 2025.

**MICHAEL D. LEWIS**  
25 Kathleen Drive  
Andover, Massachusetts 01810  
**Personal Representative**  
JOHN PAUL BRATCHER  
Attorney for Personal Representative  
Florida Bar Number: 101928  
Taft, Stettinius, & Hollister LLP  
9130 Galleria Ct., Ste. 104  
Naples, Florida 34109  
Telephone: (239) 497-8362  
E-Mail: jbratcher@taftlaw.com  
Secondary E-Mail: shaas@taftlaw.com  
176753465v1  
December 19, 26, 2025 25-01887C

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 Personal Representative or curator have 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 the surviving spouse, or a beneficiary as specified under s. 732.2211.

The date of first publication of this notice is December 19, 2025.

**Personal Representative:**  
**George A. Wilson**  
Wilson & Johnson  
2425 Tamiami Trail N., Suite 211  
Naples, FL 34103  
Attorney for Personal Representative:  
Melissa D. Stubbs, Esq.  
Florida Bar No. 1018975  
Wilson & Johnson  
2425 Tamiami Trail North  
Naples, Florida 34103  
Telephone: 239-436-1500  
E-mail Addresses:  
mdstubbs@naplesestatelaw.com  
erlebin@naplesestatelaw.com  
4937-1208-1524, v. 1  
December 19, 26, 2025 25-01873C

**Plaintiff v.**  
**CHERYL CHARBONNEAU;**  
**UNKNOWN SPOUSE OF**  
**CHERYL CHARBONNEAU, if**  
**married; UNKNOWN TENANT #1;**  
**UNKNOWN TENANT #2**  
**Defendant(s)**  
And the docket number which is: 2025-CC-770

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, FI ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE, IN ACCORDANCE WITH § 45.031, FLORIDA STATUTES.

AMERICAN'S WITH DISABILITIES ACT NOTICE  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 3301 East Tamiami Trail, Building L, Naples, Florida 34112, and whose telephone number is (239) 252-8800, within two working days of your receipt of this notice; if you are hearing or voice impaired, call 711.  
J. Todd Murrell, Esq.  
December 19, 26, 2025 25-01884C

FIRST INSERTION

any person interested ph (954) 563-1999  
Sale Date January 9th, 2026 @ 10:00 AM at each individual repair facility.  
41413 2009 Buick VIN#: 5GAER23D09J151919 Repair Facility: The Garage Auto & Tire 3400 Prospect Ave Naples 239-430-2517 Lien Amt \$2,439.99  
December 19, 2025 25-01875C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
DIVISION: PROBATE  
**Case No. 25-CP-2836**  
**IN RE: ESTATE OF**  
**NELIA BERSHADSKI,**  
**Deceased.**

The administration of the estate of NELIA BERSHADSKI, deceased, whose date of death was August 9, 2025, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is P. O. Box 413044, Naples, FL 34101-3044. 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

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-1920**  
**Division PROBATE**  
**IN RE: ESTATE OF**  
**WILLIAM SEBASTIAN BONACKI**  
**A/K/A WILLIAM S. BONACKI**  
**Deceased.**

The administration of the estate of WILLIAM SEBASTIAN BONACKI a/k/a WILLIAM S. BONACKI, deceased, whose date of death was November 15, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Co-Personal Representatives 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 Co-Personal Representatives have no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY FLORIDA  
PROBATE DIVISION  
**File Number:**  
**11-2025-CP-003138-0001-01**  
**Division: PROBATE CP**  
**IN RE: ESTATE OF**  
**KAREN ELIZABETH MENZE a/k/a**  
**KAREN E. MENZE**  
**Deceased.**

The administration of the Estate of Karen Elizabeth Menze a/k/a Karen E. Menze, deceased, File Number: 11-2025-CP-003138-0001-01 whose date of death was January 23, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. 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

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 19, 2025.

**Personal Representative:**  
**/s/ Jechiel Bershadski**  
**JECHIEL BERSHADSKI**  
5911 English Oaks Lane  
Naples, Florida 34119  
Attorney for Personal Representative:  
/s/ Stephen W. Buckley  
STEPHEN W. BUCKLEY, ESQUIRE  
Florida Bar Number: 117747  
GOLDSTEIN, BUCKLEY, CECHEMAN,  
RICE, PURTZ, SMITH, & SMITH, P.A.  
Post Office Box 2366  
Fort Myers, Florida 33902  
Telephone: (239) 334-1146  
Fax: (239) 334-3039  
E-Mail: sbuckley@gbclaw.com  
Secondary E-Mail:  
lmintz@gbclaw.com  
December 19, 26, 2025 25-01872C

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 19, 2025.

**Co-Personal Representatives:**  
**JENNIFER BONACKI**  
725 Meyer Drive  
Naples, Florida 34120  
**EILEEN E. BONACKI**  
1142 SE 35th Street  
Cape Coral, Florida 33904  
Attorney for JENNIFER BONACKI:  
Conrad Willkomm, Esq.  
Florida Bar Number: 697338  
Law Office of Conrad Willkomm, P.A.  
3201 Tamiami Trail North,  
Second Floor  
Naples, Florida 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: conrad@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com  
Attorney for EILEEN E. BONACKI:  
MARTIN LAW FIRM, P.L.  
By: /s/ Matthew L. Stauffer  
Matthew L. Stauffer  
Florida Bar Number: 1034171  
Steven E. Martin  
Florida Bar Number: 26519  
3701 Del Prado Boulevard S.  
Cape Coral, Florida 33904  
Telephone: (239) 443-1094  
pleadings@martinlawfirm.com  
matthew@martinlawfirm.com  
esmartin@martinlawfirm.com  
Attorneys for Eileen Bonacki for the limited purpose of dispute resolution and service of documents  
December 19, 26, 2025 25-01886C

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 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.

The date of first publication of this notice is: December 19, 2025

**Personal Representative:**  
**LINDA ANN MENZE**  
28 Krzyzaniak Lane  
Contoocook, New Hampshire 03229  
Attorney for Personal Representative  
ALICE B. NEWMAN, ESQ.  
Florida Bar No. 273650  
LAW OFFICES OF  
ALICE B. NEWMAN PLLC  
2255 Glades Road, Suite 324 Atrium  
Boca Raton, FL 33431  
Telephone: (561) 482-0680  
E-mail Addresses: alice@alicenewman.com, service@alicenewman.com  
December 19, 26, 2025 25-01874C



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ESTATE / SALES ---

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FIRST INSERTION
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-3042</b> <b>IN RE: ESTATE OF RICHARD J. VAN BELL</b> <b>Deceased.</b></p> <p>The administration of the Estate of RICHARD J. VAN BELL, deceased, whose date of death was August 18, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>The Personal Representative has no duty to discover whether any property held at the time of the Decedent's death</p>
<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this Notice is December 19, 2025.</p> <p><b>Co-Personal Representatives</b> <b>MARC R. VAN BELL</b> 6100 N. Bay Ridge Avenue Whitefish Bay, Wisconsin 53217 <b>CHAD D. VAN BELL</b> 16745 Aurora Court Clive, IA 50325</p> <p>ANDREW J. KRAUSE Attorney for Personal Representatives Florida Bar Number: 0330922 Taft, Stettinius, &amp; Hollister LLP 9130 Galleria Court, Ste. 104 Naples, Florida 34109 Telephone: (239) 497-8364 E-Mail: akrause@taftlaw.com Secondary E-Mail: shaas@taftlaw.com 177161742v1 December 19, 26, 2025 25-01898C</p>

FIRST INSERTION
<p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO.: 2025-CA-000651</b> <b>PENNYMAC LOAN</b> <b>SERVICES, LLC,</b> <b>Plaintiff, v.</b> <b>BILL F. KELLY, et al.,</b> <b>Defendants.</b></p> <p>NOTICE is hereby given that Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on January 22, 2026, at 11:00 a.m. ET, in the Multipurpose Room in Customer Service of the 1st Floor in the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112, in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Collier County, Florida, to wit:</p> <p>The North 180 feet of Tract 88, GOLDEN GATES ESTATES, UNIT NO. 21, according to the plat thereof, as recorded in Plat Book 7, Pages 81 and 82, of the Public Records of Collier County, Florida.</p> <p>Property Address: 2730 4th Street NW, Naples, FL 34120</p> <p>pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.</p> <p>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</p>
<p>within 60 days after the sale, before the clerk reports the surplus as unclaimed.</p> <p>If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>SUBMITTED on this 11th day of December, 2025.</p> <p>TIFFANY &amp; BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany &amp; Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 December 19, 26, 2025 25-01862C</p>

FIRST INSERTION
<p><b>NOTICE OF SALE</b> <b>PURSUANT TO CHAPTER 45</b> IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO.:</b> <b>11-2024-CA-001583-0001-01</b> <b>U.S. BANK TRUST NATIONAL</b> <b>ASSOCIATION, AS TRUSTEE</b> <b>OF THE LB-CABANA SERIES IV</b> <b>TRUST,</b> <b>Plaintiff, v.</b> <b>BRIAN B. RICHARDSON, et al,</b> <b>Defendant(s).</b></p> <p>NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on December 14, 2025 and entered in Case No. 11-2024-CA-001583-0001-01 in the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein BARBARA FOSS, JACQUELINE RICHARDSON AND BRIAN B. RICHARDSON, are the Defendants. The Clerk of the Court, CRYSTAL K. KINZEL,, will sell to the highest bidder for cash at the lobby on the third floor of the Courthouse Annex in the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112 on February 5, 2026 at 11:00am, the following described real property as set forth in said Final Judgment, to wit:</p> <p>LOT 1, IN BLOCK 36, OF TOWN OF EVERGLADES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, AT PAGES 87-95, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.</p> <p>and commonly known as: 301 ALLEN AVENUE, EVERGLADES CITY, FL 34139 (the "Property").</p> <p>ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM</p>
<p>THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.</p> <p>IMPORTANT</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days. If you have a hearing or voice disability you can contact the court through the Florida Relay Service by calling 711.</p> <p>GHIDOTTI   BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/Rebecca E. Smith Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anya E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 Rebecca E. Smith, Esq. FL Bar No.: 1069865 Jimmy Edwards, Esq. FL Bar No.: 81855 fcpleadings@ghidottriberger.com December 19, 26, 2025 25-01885C</p>

FIRST INSERTION
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP -2786</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>ALBERTO HERNANDEZ</b></p> <p>The administration of the estate of Alberto Hernandez, deceased, whose date of death was June 3, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>The personal representative has no duty to discover whether any property held at the time of the decedent's death by decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights 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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is 12/19/2025.</p> <p><b>Personal Representative:</b> <b>Rolando Hernandez</b> 1210 20th Ave NE Naples, Florida 34120</p> <p>Attorney for Personal Representative: Neil Morales, Esquire Florida Bar Number: 0580465 LAW OFFICES OF NEIL MORALES, P.A. 2272 Airport Road South, Suite 209 Naples, FL 34112 Telephone: (239) 659-5291 E-Mail: lawofficecnm@yahoo.com December 19, 26, 2025 25-01890C</p>

FIRST INSERTION
<p><b>NOTICE TO CREDITORS</b> <b>(summary administration)</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-3009</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>HARRIET C. BENDER</b> <b>Deceased.</b></p> <p>TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:</p> <p>You are hereby notified that an Order of Summary Administration has been entered in the estate of Harriet C. Bender, deceased, File Number 25-CP- 3009, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112; that the decedent's date of death was August 19, 2024; that the total value of the estate is \$5,000.00 and that the names and addresses of those to whom it has been assigned by such order are:</p> <p>NAME ADDRESS Jill Bender Schwartz, Trustee of the Harriet C. Bender Inter Vivos Trust dated June 15, 1995 3373 Cayman Lane Naples, FL 34119</p> <p>ALL INTERESTED PERSONS ARE</p>
<p>NOTIFIED THAT:</p> <p>All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this Notice is December 19, 2025.</p> <p><b>Person Giving Notice:</b> <b>Jill Bender Schwartz</b> 3373 Cayman Lane Naples, FL 34119</p> <p>Attorney for Person Giving Notice: Nancy J. Gibbs, Esq. E-mail Addresses: nancy@sgnapleslaw.com Florida Bar No. 15547 Skrivan &amp; Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, FL 34108 December 19, 26, 2025 25-01897C</p>

FIRST INSERTION
<p><b>NOTICE OF FORECLOSURE SALE</b> IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA DIVISION: CIVIL <b>CASE NO.</b> <b>11-2025-CC-002091-0001-01</b> <b>THE CHARTER CLUB OF</b> <b>MARCO BEACH CONDOMINIUM</b> <b>ASSOCIATION, INC., a Florida</b> <b>non-profit corporation,</b> <b>Plaintiff, vs.</b> <b>DAVID DICKINSON AND</b> <b>DEANN DICKENSON N/K/A</b> <b>DEANN M. BAKER,</b> <b>Defendants.</b></p> <p>COMES NOW, Plaintiff, THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., by and through its undersigned counsel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County Courts of Collier County, Florida, will on January 8, 2026, at 11:00 a.m., in the Lobby on the Third Floor of the Courthouse Annex, at the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida:</p> <p>Unit Week No. 36 in Condominium Parcel 106 of THE CHARTER CLUB OF MARCO BEACH, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 982, at Pages 1900 through 1979 in the</p>
<p>Public Records of Collier County, Florida, and all Amendments thereto, if any.</p> <p>pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court in the above-styled cause.</p> <p>Any person claiming an interest in the surplus from the sale, if any, other than property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.</p> <p>IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT: COURT OPERATIONS MANAGER WHOSE OFFICE IS LOCATED AT COLLIER COUNTY COURTHOUSE, 3301 TAMIAMI TRAIL EAST, NAPLES, FL 33101, TELEPHONE: 1-239-252-2657, WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF SALE; IF YOU ARE HEARING OR VOICE IMPAIRED CALL: 1-800-955-8771;</p> <p>MICHAEL J. BELLE, P.A. By: /s/ Michael J. Belle Michael J. Belle, Esquire (Bar Number: 840882) 2364 Fruitville Road Sarasota, FL 34237 Toll Free Tel No. (888) 715-9212 Facsmile (941) 955-0317 Email: service@michaelbelle.com 49882 December 19, 26, 2025 25-01861C</p>

FIRST INSERTION
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No.: 2025-CP-2877</b> <b>Probate Division</b> <b>IN RE: THE ESTATE OF</b> <b>SONYA R. POTOCHNEY</b></p> <p>The administration of the estate of Sonya R. Potochney, deceased, File Number 2025-CP-2877, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF</p>

FIRST INSERTION
<p><b>NOTICE TO CREDITORS</b> IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER, FLORIDA PROBATE DIVISION <b>File No.: 2025-CP-3132</b> <b>IN RE: THE ESTATE OF</b> <b>MICHAEL J. FLYNN</b></p> <p>The administration of the estate of Michael Flynn, deceased, File Number 2025-CP-3132, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICA-</p>
<p>TION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.</p> <p>The date of first publication of this Notice is December 19, 2025.</p> <p><b>Patricia A. Flynn Dredze</b> <b>Personal Representative</b> /s/ Jeffrey Perlow Jeffrey S. Perlow, Esq. Attorney for Personal Representative Florida Bar No.: 354759 5425 Park Central Court Naples, Florida 34109 (239) 514-2910 jeffperlow@hotmail.com December 19, 26, 2025 25-01901C</p>

FIRST INSERTION
<p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>Case No.</b> <b>11-2018-CA-001140-0001-XX</b> <b>GENERAL JURISDICTION</b> <b>DIVISION</b></p> <p><b>First Guaranty</b> <b>Mortgage Corporation,</b> <b>Plaintiff, vs.</b> <b>KELLI M. CROCKETT, et al.,</b> <b>Defendants.</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 11-2018-CA-001140-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit, in and for Collier County, Florida, wherein First Guaranty Mortgage Corporation is the Plaintiff and KELLI M. CROCKETT; DAVID P. CROCKETT, Jr.; Any And All Unknown Parties Claiming By, Through, Under, or 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; UNKNOWN TENANT(S) whose name is fictitious to account for parties in possession are the Defendants, that Crystal Kinzel, Collier County Clerk of Court will sell to the highest and best bidder for cash at, 1st Floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, beginning at 11:00 AM on the 5th day of February, 2026, the following described property as set forth in said Final Judgment, to wit:</p> <p>THE WEST 165 FEET OF</p>
<p>TRACT 22, GOLDEN GATE ESTATES, UNIT NO. 76, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE(S) 13 AND 14, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.</p> <p>TAX ID: 40621480001</p> <p>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.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Acting Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Dated this 10th day of December, 2025.</p> <p>BROCK &amp; SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 File # 24-F01608 December 19, 26, 2025 25-01860C</p>

FIRST INSERTION
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO. 2025-CP-003007</b> <b>PROBATE</b> <b>IN RE: THE ESTATE OF</b> <b>FRANCISCA A. BERRIOS,</b> <b>Deceased.</b></p> <p>The administration of the estate of FRANCISCA A. BERRIOS, deceased, whose date of death was December 10, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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 Com-</p>
<p>munity 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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is December 19, 2025.</p> <p><b>/s/ Colette J. Kellerhouse</b> <b>COLETTE J. KELLERHOUSE,</b> <b>Personal Representative</b> Florida Bar Number: 106427 Kramer Kellerhouse, Chartered 950 North Collier Boulevard, Suite 101 Marco Island, Florida 34145 (239) 394-3900 serviceofcourtdocument@marcoislandlaw.com ckellerhouse@marcoislandlaw.com December 19, 26, 2025 25-01896C</p>

FIRST INSERTION
<p>THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT SO FILED</p>

<p>WILL BE FOREVER BARRED.</p> <p>The date of first publication of this Notice is December 19, 2025.</p> <p><b>Jacquelyne Howell</b> <b>Personal Representative</b> /s/ Jeffrey Perlow Jeffrey S. Perlow, Esq. Attorney for Personal Representative Florida Bar No.: 354759 5425 Park Central Court Naples, Florida 34109 (239) 514-2910 jeffperlow@hotmail.com December 19, 26, 2025 25-01911C</p>
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PUBLIC SALES / ESTATE / SALES / ACTIONS ---

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FIRST INSERTION		
<p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA</p> <p><b>CASE NO.:</b></p> <p><b>2025-ca-000770-0001-01</b></p> <p><b>UNION HOME MORTGAGE CORP., Plaintiff, vs.</b></p> <p><b>IVANA CALLISON; PINNACLE USA INC.; THE GULFVIEW APARTMENTS OF MARCO ISLAND, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), CRYSTAL K. KINZEL as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at the, 1st Floor of the Courthouse Annex in the Multipurpose Room in Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, 11:00 AM on the 08 day of January, 2026, the following described property as set forth in said Final Judgment, to wit:</p> <p>UNIT 1704, OF THE GULFVIEW APARTMENTS OF MARCO ISLAND, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORDS BOOK 603, PAGE 454, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS.</p> <p>AND AN UNDIVIDED ONE-TWO HUNDRED SIXTY-FIFTH (1/265TH) INTEREST, AS TENANT IN COMMON IN THE COMMON ELEMENTS AND THE COMMON PROPERTY OF SAID THE GULFVIEW APARTMENTS OF MARCO ISLAND, A CONDOMINIUM.</p> <p>PROPERTY ADDRESS: 58 N</p>		
<p>COLLIER BLVD # 1704, MARCO ISLAND, FL 34145</p> <p>IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.</p> <p>If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see website) and return it to crice@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager,, (239) 252-8800, e-mail crice@ca.cjis20.org</p> <p>Dated this 15 day of December 2025.</p> <p>By: /s/ Lindsay Maisonet Lindsay Maisonet, Esq. Bar Number: 93156 Submitted by: De Cubas &amp; Lewis, P.A. PO Box 5026 Fort Lauderdale, FL 33310 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@decubaslewis.com 25-01288 December 19, 26, 2025      25-01907C</p>		
FIRST INSERTION		
<p><b>NOTICE OF ACTION</b></p> <p>IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA</p> <p><b>CASE NO.:</b></p> <p><b>11-2025-CA-001851-0001-01</b></p> <p><b>UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VERUS SECURITIZATION TRUST 2023-3, Plaintiff, v.</b></p> <p><b>DONALD LEROY TRAUT, AS TRUSTE OF THE DONALD LEROY TRAUT REVOCABLE LIVING TRUST, DATED JUNE 28, 2023; et al, Defendant(s).</b></p> <p>To the following Defendant(s): VICKY SHIYA, TRUSTEE OF ALL SUB-TRUSTS OF THE SHIYA LIVING TRUST DATED NOVEMBER 8, 2022, AS AMENDED AND NOW REFERRED TO IN RELEVANT PART AS THE EXEMPT MARTIAL TRUST, NON-EXEMPT MARTIAL TRUST, AND SHIYA FAMILY TRUST</p> <p>(Last Known Address: 4751 Gulf Shore Blvd N Apt. 1606, Naples, FL 34103)</p> <p>YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:</p> <p>UNIT NO. 1606, THE TERRACES, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 1193, AT PAGES 724</p>		
<p>THROUGH 807, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM</p> <p>PROPERTY ADDRESS: 4751 GULF SHORE BLVD N APT.1606, NAPLES, FL 34103</p> <p>has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti   Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.</p> <p>This notice is provided pursuant to Administrative Order No. 2010-08</p> <p>WITNESS my hand and the seal of this Court this 09 day of Dec, 2025.</p> <p>CRYSTAL KINZEL As Clerk of the Court (SEAL) By Samantha Strack As Deputy Clerk</p> <p>Ghidotti   Berger LLP, Attorney for Plaintiff, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 December 19, 26, 2025      25-01908C</p>		
FIRST INSERTION		
<p><b>FIDDLER'S CREEK COMMUNITY DEVELOPMENT DISTRICT #2 REQUEST FOR PROPOSALS FOR ANNUAL AUDIT SERVICES</b></p> <p>The Fiddler's Creek Community Development District #2 Community Development District located in Collier County, Florida, hereby requests proposals for annual financial auditing services. The proposal must provide for the auditing of the District's financial records for the fiscal year ending September 30, 2025, with an option for additional annual renewals, subject to mutual agreement by both parties. The District is a local unit of special-purpose government created under Chapter 190, <i>Florida Statutes</i>, for the purpose of financing, constructing, and maintaining public infrastructure. The final contract will require that, among other things, the audit for the fiscal year ending September 30, 2025, be completed no later than April 30, 2026.</p> <p>The auditing entity submitting a proposal must be duly licensed under Chapter 473, <i>Florida Statutes</i>, and be qualified to conduct audits in ac-</p>		
<p>cordance with "Government Auditing Standards," as adopted by the Florida Board of Accountancy. Audits shall be conducted in accordance with Florida Law and particularly Section 218.39, <i>Florida Statutes</i>, and the rules of the Florida Auditor General.</p> <p>Proposal packages, which include evaluation criteria and instructions to proposers, are available from the District Manager at the address and telephone number listed below.</p> <p>Proposers must provide one (1) unbound and one (1) electronic copy of their proposal to the District Manager, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 in an envelope marked on the outside "Auditing Services, Fiddler's Creek Community Development District #2 Community Development District." Proposals must be received by 12:00 p.m., on January 15, 2026, at the office of the District Manager. Please direct all questions regarding this Notice to the District Manager.</p> <p>District Manager December 19, 2025      25-01892C</p>		

FIRST INSERTION		
<p><b>NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)</b></p> <p>IN THE CIRCUIT COURT OF THE 20th JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA</p> <p><b>Case No.: 2025DR1628</b></p> <p><b>Division: Family Law</b></p> <p><b>Aryana Michelle Wagner Petitioner, and</b></p> <p><b>Philippe Peter Wagner Respondent,</b></p> <p>TO: {name of Respondent} Philippe Peter Wagner {Respondent's last known address} 445 Palm River Blvd Naples, FL 34110</p> <p>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 Aryana Michelle Wagner, whose address is 3264 Amanda Ln # Unit 2, Naples FL 34109 on or before Dec 22, 2025, and file the original with the clerk of this Court at Collier County Clerks of Courts-3315 Tamiami Trail East, Suite 102 Naples, FL 34112, 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.</p>		
<p>The action is asking the court to decide how the following real or personal property should be divided: {insert "none" or, if applicable, the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located} None</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Dated: 11/17/2025</p> <p>CLERK OF THE CIRCUIT COURT (SEAL) By: Yliana Mirabal Deputy Clerk Dec. 19, 26, 2025; Jan. 2, 9, 2026      25-01864C</p>		

FIRST INSERTION		
<p><b>NOTICE OF SALE</b></p> <p><b>PURSUANT TO CHAPTER 45</b></p> <p>IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA</p> <p><b>CASE NO.:</b></p> <p><b>112024CA0004280001XX</b></p> <p><b>WATERWAYS OF NAPLES HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation, Plaintiff, vs.</b></p> <p><b>DAMION ELLESTON, et al, Defendant(s).</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to Order Granting Plaintiff's Motion to Re-open Case to Reschedule Foreclosure Sale and to Amended Final Judgment dated December 14, 2025, entered in Case No. 112024CA0004280001XX in the Circuit Court in and for Collier County, Florida wherein WATERWAYS OF NAPLES HOMEOWNERS ASSOCIATION, INC., is Plaintiff, and DAMION ELLESTON, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 11:00AM, on FEBRUARY 5, 2026 at: LOBBY ON THE THIRD FLOOR OF THE COURTHOUSE ANNEX, COLLIER COUNTY COURTHOUSE, 3315 TAMAMI TRAIL EAST, NAPLES, FL 34112, first given notice as required by Section</p>		
<p>45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:</p> <p>LOT 237, WATERWAYS OF NAPLES, UNIT SEVEN, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 36, PAGE(S) 72, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.</p> <p>A/K/A: 973 CHESAPEAKE BAY CT, NAPLES, FL 34120.</p> <p>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.</p> <p>Dated: December 14, 2025.</p> <p>FLORIDA COMMUNITY LAW GROUP, P.L. Attorneys for Plaintiff P.O. Box 292965 Davie, FL 33329-2965 Tel: (954) 372-5298 Fax: (866) 424-5348 Email: jared@flclg.com By: /S/ Jared Block Jared Block, Esq. Florida Bar No. 90297 December 19, 26, 2025      25-01863C</p>		

FIRST INSERTION		
<p><b>RE-NOTICE OF FORECLOSURE SALE</b></p> <p>IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA</p> <p><b>CASE NO.:</b></p> <p><b>11-2025-CA-001187-0001-01</b></p> <p><b>METROPOLITAN LIFE INSURANCE COMPANY, Plaintiff, vs.</b></p> <p><b>MARIE E. HOCKEMEYER; UNKNOWN SPOUSE OF MARIE E. HOCKEMEYER; LEAWOOD LAKES HOMEOWNERS ASSOCIATION, INC.; MICROF LLC; UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES, et al., Defendant(s).</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure (In Rem) dated nunc pro tunc to September 15, 2025 and an Order Granting Defendant's Motion to Cancel and Reschedule Foreclosure Sale dated December 15, 2025, entered in Civil Case No.: 11-2025-CA-001187-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein METROPOLITAN LIFE INSURANCE COMPANY, Plaintiff, and MARIE E. HOCKEMEYER; LEAWOOD LAKES HOMEOWNERS ASSOCIATION, INC.; MICROF LLC; UNKNOWN TENANT(S) IN POSSESSION #1 N/K/A CARL HOCKEMEYER, are Defendants.</p> <p>CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 12th day of March, 2026, the following described real property as</p>		
<p>set forth in said Judgment, to wit:</p> <p>LOT 99, LEAWOOD LAKES, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 24, PAGES 62 THROUGH 64, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.</p> <p>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.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Dated: December 16, 2025</p> <p>/s/ Brian L. Rosaler By: Brian L. Rosaler Florida Bar No.: 0174882. Attorney for Plaintiff: Brian L. Rosaler, Esquire Popkin &amp; Rosaler, P.A. 1701West Hillsboro Boulevard, Suite 400 Deerfield Beach, FL 33442 Telephone: (954) 360-9030 Facsimile: (954) 420-5187 24-5149 December 19, 26, 2025      25-01903C</p>		

FIRST INSERTION		
<p><b>FICTITIOUS NAME NOTICE</b></p> <p>Notice Is Hereby Given that Focus Partners Wealth, LLC, 875 3rd Ave, Fl. 28, NY, NY 10022, desiring to engage in business under the fictitious name of Churchill Management Group, with its principal place of business in the State of Florida in the County of Collier, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.</p> <p>December 19, 2025      25-01914C</p>		

FIRST INSERTION		
<p><b>NOTICE TO CREDITORS</b></p> <p>IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA</p> <p>PROBATE DIVISION</p> <p><b>File No. 25-3026-CP</b></p> <p><b>Division Probate</b></p> <p><b>IN RE: ESTATE OF GEORGE S. SCHAFFER, a/k/a GEORGE SCHAFFER Deceased.</b></p> <p>The administration of the estate of GEORGE S. SCHAFFER, a/k/a GEORGE SCHAFFER, deceased, whose date of death was September 26, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>The Personal Representative has no duty to discover whether any property</p>		
<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is December 19, 2025.</p> <p><b>Personal Representatives:</b></p> <p><b>HOPE E. STREITMAN</b> 14 Lowell Drive New York, New York 10956</p> <p><b>MICHAEL K. SCHAFFER</b> 1220 Studio Lane Riverwoods, Illinois 60015</p> <p>Attorney for Personal Representatives: AMBER R. MONDOCK, ESQ. Florida Bar Number: 118817 MONDOCK LAW PLLC 4760 Tamiami Trail N., Unit 23 Naples, FL 34103 Telephone: (239) 673-2211 Fax: (239) 734-9933 E-Mail: amber@mondocklaw.com Secondary E-Mail: service@mondocklaw.com December 19, 26, 2025      25-01899C</p>		

FIRST INSERTION		
<p><b>NOTICE TO CREDITORS</b></p> <p>IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA</p> <p>PROBATE DIVISION</p> <p><b>File No. 2025-CP-3122</b></p> <p><b>Division Probate</b></p> <p><b>IN RE: ESTATE OF GLENN WAYNE KRAPE JR. Deceased.</b></p> <p>The administration of the estate of Glenn Wayne Krape Jr., deceased, whose date of death was September 26, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>The personal representative has no</p>		
<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is December 19, 2025.</p> <p><b>Personal Representative:</b></p> <p><b>Elizabeth A. Krape</b> 2161 Krape Road Naples, Florida 34120</p> <p>Attorney for Personal Representative: Joshua A. Grant, Attorney Florida Bar Number: 1002763 von Briesen &amp; Roper, s.c. 3555 Kraft Road, Suite 402 Naples, FL 34105 Telephone: (239) 414-3010 Fax: (239) 414-3301 E-Mail: joshua.grant@vonbriesen.com Secondary E-Mail: jennifer.stoneburner@vonbriesen.com December 19, 26, 2025      25-01891C</p>		

FIRST INSERTION		
<p><b>NOTICE OF ACTION – CONSTRUCTIVE SERVICE</b></p> <p>IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA</p> <p><b>CASE NO: 23-CA-000177</b></p> <p><b>US Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG ASSET TRUST, Plaintiff, -vs-</b></p> <p><b>UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, CREDITORS, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ARTHUR P. RAMAJ, DECEASED, et. al Defendant(s)</b></p> <p>TO: ELIONA RAMAJ HAJDAR AS PERSONAL REPRESENTATIVE OF THE ESTATE OF ARTHUR P. RAMAJ 167 N COLLIER BLVD, L-3 MARCO ISLAND, FL 34145</p> <p>YOU ARE HEREBY NOTIFIED, that an action to foreclose a mortgage on the following property in Collier County, Florida:</p> <p>THE LIBRA HOUSE, UNIT NO. 3 OF THE AQUARIUS APARTMENTS OF MARCO ISLAND CONDOMINIUM, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 386, AT PAGE 32, AND ALL EXHIBITS AND AMENDMENTS THEREOF, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLOR-</p>		
<p>IDA.</p> <p>Property Address: 167 North Collier Boulevard, Marco Island, FL 34145</p> <p>The action was instituted in the Circuit Court, Twentieth Judicial Circuit in and for Collier, County, Florida; Case No. 23-CA-000177; and is styled US Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG Asset Trust vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, CREDITORS, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ARTHUR P. RAMAJ, DECEASED. You are required to serve a copy of your written defenses, if any, to the action on Mehwish Yousuf, Esq., Quintairos, Prieto, Wood &amp; Boyer, P.A., the Plaintiff's Attorney, whose address is 2400 E. Commercial Blvd., Ste. 520, Ft. Lauderdale, FL 33308, within Thirty (30) days of the first date of publication on or before, 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.</p> <p>Dated the day of 12/15, 2025</p> <p>CRYSTAL K. KINZEL Clerk of the Circuit Court and Comptroller (SEAL) By: Soraya Diaz As Deputy Clerk</p> <p>Mehwish Yousuf, Esq., Quintairos, Prieto, Wood &amp; Boyer, P.A., the Plaintiff's Attorney, 2400 E. Commercial Blvd., Ste. 520, Ft. Lauderdale, FL 33308 Matter No.: FL-000906-22 Case No.: 23-CA-000177 December 19, 26, 2025      25-01894C</p>		



FLORIDA'S NEWSPAPER FOR THE C-SUITE

# Business Observer



--- ACTIONS / SALES / PUBLIC SALES ---

FIRST INSERTION

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

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**Case No.: 25-DR-2410**

**Deivis Acosta Lopez, Petitioner, and Angel Gomez Coy, Respondent,**

TO: Angel Gomez Coy  
{Respondent's last known address}  
Address unknown, Unknown email: angelo470@hotmail.com

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 Deivis Acosta Lopez, whose address is 520 52Nd St NE, Naples, FL 34120 on or before 12/24/2025, and file the original with the clerk of this Court at 3301 Tamiami Trl, Naples, FL 34112 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: {insert "none" or, if applicable, the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located}

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: 11/25/2025

CLERK OF THE CIRCUIT COURT (SEAL) By: Beata Gruca  
Deputy Clerk

Livia Liste  
LL Naples Multiservices Corp  
5278 Golden Gate Pkwy Ste 1  
Naples, FL 34116  
239-438-0349  
Dec. 19, 26, 2025; Jan. 2, 9, 2026  
25-01916C

FIRST INSERTION

**NOTICE OF SALE**

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

**Case No. 11-2024-CA-002519**

**SUNCOAST CREDIT UNION, A FEDERALLY INSURED STATE CHARTERED CREDIT UNION Plaintiff, vs.**

**CHRISTOPHER VAN HYLEMON, CAROLINE THERESE HYLEMON, NAPLES ROOFING INC., EMERGENCY & MOLD SPECIALIST, LLC, AND UNKNOWN TENANTS/OWNERS, Defendants.**

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on December 8, 2025, in the Circuit Court of Collier County, Florida, Crystal K. Kinzel, Clerk of the Circuit Court, will sell the property situated in Collier County, Florida described as:

LOT 35, VICTORIA PARK TWO ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 12, PAGE 65, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

and commonly known as: 680 YORK TERRACE, NAPLES, FL 34109; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, in the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112., on January 15, 2026 at 11:00 A.M..

Any persons 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.

Dated: December 16, 2025

By: /s/ Donna S. Glick  
Donna Glick  
Attorney for Plaintiff  
Invoice to:  
Kass Shuler, P.A.  
1604 N. Marion St.  
Tampa, FL 33602  
ForeclosureService@kasslaw.com  
December 19, 26, 2025 25-01906C

CHECK OUT YOUR LEGAL NOTICES

floridapublicnotices.com

FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 14600 Old US 41 Naples, FL 34110 January 8th 2026, at 10:00am

Ariane Schoellner  
Guitars and instrument cases  
Jack Alius  
Household furniture, bedding, and personal items  
Gary Forcina  
Boxes and household Furniture  
Marley Molina  
Cleaning supplies, tools, clothing, totes, and ladders  
Jarad Settles  
Household furniture  
Pamela Alexander  
Boxes, mobility scooter, household furniture and items

The auction will be listed and advertised on www.storage treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01877C

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND INSERTION

**NOTICE OF PUBLIC SALE**

TO BE HELD AT:

www.storage treasures.com  
The Lock Up Self Storage  
995 Golden Gate Pkwy  
Naples, Florida 34102  
DATE: December 26, 2025  
BEGINS AT: 10:30 a.m.

CONDITIONS: All units will be sold to the highest bidder. Bids taken only for each unit in its entirety. All goods must be removed from the unit within 48 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account.

Cira Martinez, Unit #A229 - Pressure Cooker, Buckets, Trash Can, Bags

December 12, 19, 2025 25-01845C

--- ESTATE ---

SECOND INSERTION

**NOTICE TO CREDITORS**

IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL DISTRICT IN AND FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

**Case No:**

**11-2025-CP-003011-0001-01**

**IN RE: ESTATE OF: DANA A. BIGLEY, Deceased.**

The administration of the estate of DANA A. BIGLEY, Deceased, whose date of death was August 29, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, Case Number 11-2025-CP-003011-0001-01, the address of which is 3315 Tamiami Trail, Naples, Florida 34112. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.

All creditors of the Decedent and other persons who have claims or demands against Decedent's estate, including unmatured, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the Decedent and other persons who have claims or demands against the Decedent's estate must file their claims with this Court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED 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 12, 2025.

**Personal Representative:**  
**NICOLE BIGLEY**

Attorneys for Personal Representative  
Alan M. Gross  
ALAN M. GROSS, P.A.  
4731 Central Ave.  
St. Petersburg, FL 33713  
Telephone: (727) 327-0100  
Facsimile: (727) 327-1797  
FBN: 510602 / SPN: 815601  
Email: agross@alangrosslaw.com  
December 12, 19, 2025 25-01836C

COLLIER COUNTY

--- ESTATE ---

SECOND INSERTION

**NOTICE TO CREDITORS**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

**CASE NO. 2025-CP-003006**

**IN RE: ESTATE OF DOLORES J. BONIFACE, Deceased.**

The administration of the Estate of Dolores J. Boniface, deceased, whose date of death was October 12, 2024, is pending in the Collier County Courthouse, 3315 Tamiami Trail E, Naples, Florida 34112.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this Notice is served must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the decedent's estate must file their claims with this Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is December 12, 2025.

**Personal Representative:**  
**Brian George Fulginiti**  
10 Merrick Drive  
Newtown, PA 18940

**Personal Representative:**  
**Laurie Tommarello**  
600 Rosecliff Road  
Wexford, PA 16090

/s/ Tylan T. Ricketts, Esq.  
Attorney for Personal Representatives:  
Tylan T. Ricketts, Esq.  
BOATMAN RICCI  
12751 New Brittany Blvd. Ste. 402  
Fort Myers, FL 33912  
(239) 330-1494  
Florida Bar No. 1010387  
ttr@boatmanricci.com  
December 12, 19, 2025 25-01819C

SECOND INSERTION

**NOTICE TO CREDITORS**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

**FILE NO. 2025-CP-003190**

**JUDGE: BROWN**

**IN RE: ESTATE OF MARY A. CHRONISTER, DECEASED.**

The administration of the estate of MARY A. CHRONISTER (the "Decedent"), whose date of death was August 9, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Clerk of the Circuit Court, Courts Department, Probate Division, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE TO CREDITORS.

The personal representative has no

The administration of the testate estate of Linda L. King, deceased, who died on January 9, 2025, File Number 11-2025-CP-003029-0001-01 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, P.O. Box 413044, Naples, Florida 34101-3044. The name and address of the personal representative and the personal representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this Notice is served must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the decedent's estate must file their claims with this Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this Notice to Creditors is December 12, 2025

**Steven King, Personal Representative**  
184 W. Clear Lake Drive  
Fremont, IN 46737

Philip A. Wagler, Esq.  
FL Bar Number: 0099210  
Barrett McNagny LLP  
Attorney for Personal Representative  
215 East Berry Street  
Fort Wayne, IN 46802  
260-423-9551  
December 12, 19, 2025 25-01825C

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 Sections 732.216 through 732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under Section 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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.

The date of first publication of this notice is December 12, 2025.

**DIANE M. LANG**  
3280 43rd Avenue NE  
Naples, Florida 34120  
**Co-Personal Representative**  
**FRANK A. CHRONISTER, JR**  
107 Wexview Lane  
Lynchburg, Virginia 24502  
**Co-Personal Representative**  
BULLOCH TAYLOR PLLC  
T. Robert Bulloch, Esq.  
Florida Bar No. 633127  
Email: trb@bullochtaylor.com  
Courtney C. Pugh, Esq.  
Florida Bar No. 125106  
Email: ccp@bullochtaylor.com  
1185 Immokalee Road, Suite 300  
Naples, Florida 34110  
Telephone: (239) 383-7130  
Facsimile: (239) 776-3496  
Attorneys for Personal Representative

**PUBLISH YOUR LEGAL NOTICE**

**We publish all Public sale, Estate & Court-related notices**

- Simply email your notice to legal@businessobserververfl.com
- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf

FLORIDA'S NEWSPAPER FOR THE BUSINESS

**Business Observer**

--- SALES / ACTIONS ---

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001233-0001-01**

**EF MORTGAGE LLC, Plaintiff, v.**

**SUNSHINE HOME BUILDERS, LLC, a Florida Limited Liability Company; LAZARO CABRERA, an Individual; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated November 25, 2025 entered in Civil Case No. 11-2025-CA-001233-0001-01 in the Circuit Court of the 12th Judicial Circuit in and for Collier County, Florida, wherein EF MORTGAGE LLC, Plaintiff and SUNSHINE HOME BUILDERS, LLC, a Florida Limited Liability Company; LAZARO CABRERA, are defendants, Crystal K. Kinzel, Clerk of Court, will sell the property at IN THE LOBBY ON THE 1ST FLOOR OF THE COURTHOUSE ANNEX, COLLIER COUNTY COURT HOUSE, 3315 TAMAMI TRAIL EAST, NAPLES, FLORIDA 34112 beginning at 11:00 AM on January 8, 2026 the following described property as set forth in said Final Judgment, to-wit:

THE EAST 180 FEET OF TRACT 128, GOLDEN GATES ESTATES, UNIT 34, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 7, PAGE 23, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA LESS AND EXCEPTING THEREFROM THAT PORTION AS DESCRIBED IN OFFICIAL RECORDS BOOK 1597, PAGE 2363, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA

Property Address: 4793 Green Blvd, Naples, FL 34116

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

Kelley Kronenberg  
10360 W State Rd 84  
Fort Lauderdale, FL 33324  
Phone: (954) 370-9970  
Fax: (954) 252-4571  
/s/ Jordan Wainstein  
Jordan Wainstein  
FBN: 1039538  
Service E-mail: ftlrealprop@kelleykronenberg.com  
File No: 3087.000475  
December 12, 19, 2025 25-01832C

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF ACTION**

IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.: 11-2025-CA-002324**

**HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2006-4, Plaintiff, vs.**

**LISSA L. HUGHES; UNKNOWN SPOUSE OF LISSA L. HUGHES A/K/A LISSA HUGHES, Defendant(s).**

TO: Lissa L. Hughes  
Residence Unknown  
Unknown Spouse of Lissa L. Hughes a/k/a Lissa Hughes  
Residence Unknown

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

WEST 105 FEET OF TRACT(S) NO. 88, GOLDEN GATE ESTATES, UNIT NO. 70, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 6, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Street Address: 2821 24th Avenue NE, Naples, Florida 34120

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe, Weisberg & Conway, LLC, Plaintiff's attorney, whose address is 3222 Commerce Place, Suite A, West Palm Beach, FL 33407, on or before 02/09/2026, and file the original with the Clerk of this Court, otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated on December 9, 2025.

Crystal K. Kinzel  
Clerk of said Court  
(SEAL) By: Zevin Monroe  
As Deputy Clerk

McCabe, Weisberg & Conway, LLC  
3222 Commerce Place, Suite A  
West Palm Beach, FL 33407  
Telephone: (561) 713-1400  
FLpleadings@MWC-law.com  
File#:16-401277  
December 12, 19, 2025 25-01854C

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 15th day of January, 2026, the following described real property as set forth in said Judgment, to wit:

LOT 78, COQUINA AT MAPLE RIDGE, PHASE 2 AND 3, A

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

**CASE NO.:**

**11-2025-CA-001695-0001-01**

**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.**

**WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC.; 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 December 08, 2025, entered in Civil Case No.: 11-2025-CA-001695-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and WILLIAM DECATUR, JR.; PAMELA REIMER; MAPLE RIDGE AT AVE MARIA HOMEOWNERS ASSOCIATION, INC., are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier







--- SALES/ ACTIONS ---

SECOND INSERTION	
<p><b>RE-NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION <b>CASE NO.</b> <b>11-2024-CA-001048-0001-XX</b> <b>U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, Plaintiff, vs.</b> <b>LAUREN J. DAVIS; UNKNOWN SPOUSE OF LAUREN J. DAVIS; BANYAN WOODS MASTER ASSOCIATION, INC.; THE RESERVE AT BANYAN WOODS CONDOMINIUM ASSOCIATION, INC.; PORTFOLIO RECOVERY ASSOCIATES, LLC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)</b> NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed November 17, 2025 and entered in Case No. 11-2024-CA-001048-0001-XX, of the Circuit Court of the</p>	<p>20th Judicial Circuit in and for COLLIER County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST is Plaintiff and LAUREN J. DAVIS; UNKNOWN SPOUSE OF LAUREN J. DAVIS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; BANYAN WOODS MASTER ASSOCIATION, INC.; THE RESERVE AT BANYAN WOODS CONDOMINIUM ASSOCIATION, INC.; PORTFOLIO RECOVERY ASSOCIATES, LLC; are defendants. CRYSTAL K. KINZEL, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash ON THE FIRST FLOOR LOBBY OF THE COURTHOUSE ANNEX, at 3315 TAMAMI TRAIL EAST, NAPLES in COLLIER County, FLORIDA 34112, at 11:00 A.M., on January 8, 2026, the following described property as set forth in said Final Judgment, to wit: BUILDING 8, UNIT 202, OF THE RESERVE AT BANYAN WOODS, A CONDOMINIUM, ACCORDING TO THE DEC-</p>
	<p>ARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 2982, PAGE 2437, ET SEQ. OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND ALL SUBSEQUENT AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS. 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. This notice is provided pursuant to Administrative Order No.2.065. In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7</p>

SECOND INSERTION	
<p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO.:</b> <b>11-2025-CA-000522-0001-01</b> <b>THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, an agency of the UNITED STATES OF AMERICA, Plaintiff, v.</b> <b>SILVER OAKS CONDOMINIUM ASSOCIATION, INC.; THE VINEYARDS COMMUNITY ASSOCIATION, INC.; 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.</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated November 6, 2025 entered in Civil Case No. 11-2025-CA-000522-0001-01 in the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, an agency of the UNITED STATES OF AMERICA, Plaintiff and SILVER OAKS CONDOMINIUM ASSOCIATION, INC.; THE VINEYARDS COMMUNITY ASSOCIATION, INC.; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED are defendants, Crystal K. Kinzel, Clerk of Court, will sell the</p>	<p>property IN THE LOBBY ON THE 1st FLOOR OF THE COURTHOUSE ANNEX, COLLIER COUNTYCOURTHOUSE, 3315 TAMAMI TRAIL EAST, NAPLES, FLORIDA 34112 beginning at 11:00 AM on January 8, 2026 the following described property as set forth in said Final Judgment, to wit:.. UNIT 6204, SILVER OAKS, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF AS RECORDED IN O.R. BOOK 1873, AT PAGE 1929, AND AS SUBSEQUENTLY AMENDED, IN THE PUBLIC RECORDS OF COLLIER COLINTY, FLORIDA Property Address: 85 Silver Oaks Circle #6204, Naples, FL 34119 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN. Kelley Kronenberg 10360 W State Rd 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 /s/ Jordan Weinstein Jordan Weinstein FBN: 1039538 Service E-mail: flrealprop@kelleykronenberg.com File No: 3305.000101 December 12, 19, 2025 25-01831C</p>

SECOND INSERTION	
<p><b>NOTICE OF ACTION</b> IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO.:</b> <b>11-2025-CA-001628-0001-01</b> <b>NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, v.</b> <b>WALTER J. KELLER, III; UNKNOWN SPOUSE OF WALTER J. KELLER, III; AMANDA L. KELLER; UNKNOWN SPOUSE OF AMANDA L. KELLER; ACM HOMETAP EWB VIII LLC; UNITED STATES OF AMERICA, ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CONNEXUS; 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; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant.</b> To the following Defendant(s): WALTER J. KELLER, III; LKA 547 Eastwood Drive, Naples FL 34110 UNKNOWN SPOUSE OF WALTER J. KELLER, III; LKA 547 Eastwood Drive, Naples FL 34110 AMANDA L. KELLER; LKA 547 Eastwood Drive, Naples FL 34110 UNKNOWN SPOUSE OF AMANDA L. KELLER; LKA 547 Eastwood Drive, Naples FL 34110 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 14, BLOCK I, PALM</p>	<p>RIVER ESTATES UNIT NO. 5, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 92, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA a/k/a 547 Eastwood Dr, Naples, FL 34110 has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided pursuant to Administrative Order No. 2.065. In accordance with the Americans with Disabilities Act , If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to provisions of certain assistance. Please contact the Court Administrator at 3315 Tamiami Trail East, Naples, FL 34112, Phone No. (239) 774-8800 within 2 working days of your receipt of this notice or pleading; if you are hearing impaired, call 1-800-955-8771 (TDD); if you are voice impaired, call 1-800-995-8770 (V) (Via Florida Relay Services). WITNESS my hand and the seal of this Court this day of 11/24, 2025. By Clerk of the Court (SEAL) By Esmerelda Santiago As Deputy Clerk Kelley Kronenberg, Attorney for Plaintiff, 10360 West State Road 84, Fort Lauderdale, FL 33324 December 12, 19, 2025 25-01816C</p>

SECOND INSERTION	
<p><b>NOTICE OF FORECLOSURE SALE</b> IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA DIVISION: CIVIL <b>CASE NO.</b> <b>11-2025-CC-001682-0001-01</b> <b>THE SURF CLUB OF MARCO, INC., a Florida non-profit corporation, Plaintiff, vs.</b> <b>JAMES R. BOGGS, Defendant.</b> COMES NOW, Plaintiff, THE SURF CLUB OF MARCO, INC., by and through its undersigned counsel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County Courts of Collier County, Florida, will on JANUARY 15, 2026, at 11:00 a.m., in the Lobby in the Third Floor of the Courthouse Annex, at the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida: Timeshare Estate No. 2, in Unit 309, in Building I, of THE SURF CLUB OF MARCO, a Condominium, as so designated in the Declaration of Condominium recorded in Official Records Book 1011, Pages 1316 through 1437, of the Public Records of Collier County, Florida and amendments thereto, if any, together with an undivided interest as tenant in common in the Common Elements of the property as described in said Declaration, and together with the right of ingress and egress</p>	<p>from said property and the right to use the common elements of the Condominium, in accordance with said Declaration during the terms of Grantee's Timeshare Estate also known as 540 South Collier Boulevard, Marco Island, Florida 34145. pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court in the above-styled cause. Any person claiming an interest in the surplus from the sale, if any, other than property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT: COURT OPERATIONS MANAGER WHOSE OFFICE IS LOCATED AT COLLIER COUNTY COURTHOUSE, 3301 TAMAMI TRAIL EAST, NAPLES, FL 33101, TELEPHONE: 1-239-252-2657, WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF SALE; IF YOU ARE HEARING OR VOICE IMPAIRED CALL: 1-800-955-8771; MICHAEL J. BELLE, P.A. By:/s/ Michael J. Belle Michael J. Belle, Esquire (Bar Number: 840882) 2364 Fruitville Road Sarasota, FL 34237 Toll Free Tel No. (888) 715-9212 Facsimile (941) 955-0317 Email: service@michaelbelle.com 49720 / 24-64719 December 12, 19, 2025 25-01849C</p>

SECOND INSERTION	
<p><b>PLAINTIFF'S NOTICE OF SALE OF MOBILE HOME PURSUANT TO CHAPTER 45</b> IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION <b>CASE NO.:</b> <b>11-2023-CA-001744-0001</b> <b>NAPLES LAND YACHT HARBOR, INC., Plaintiff, vs.</b> <b>ANNE WILLIAMS and EDDIE WILLIAMS Defendants.</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment for Ejectment ("the Final Judgment") dated January 31, 2025, and further Order of this Court Granting Judicial Sale dated January 8, 2026, entered in Case No.: 11-2023-CA-001744-0001 of the Circuit Court in and for Collier County, Florida wherein NAPLES LAND YACHT HARBOR, INC. is Plaintiff, and ANNE WILLIAMS, Defendant, and LORI GRUEN is made a party thereto. Crystal K. Kinzel, as Clerk of said Court, Collier County Clerk of Circuit Court, will sell to the highest and best bidder for cash at the Collier County Courthouse, 3315 Tamiami Trail East, 1st Floor Customer Service Department – Multipurpose Room, Naples, FL 34112, on the 8th day of January 8, 2026 at 11:00 a.m. the following described personal property, a mobile home located at 13 Grouper Drive, Naples, Florida, as set forth in said Final Judgment, to wit: the Mobile Home, more particularly identified as [Make: OAKR; Year: 1972; Identification Number: 0F22293X; Title Number 5856317 and Make: OAKR; Year: 1972; Identification Number 0F22293U; Title Number 5856316] A PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE MOBILE HOME PROPERTY OWN-</p>	<p>ER (ANN WILLIAMS AND/OR LORI GRUEN, AS OF THE DATE OF THE COMPLAINT MUST FILE A CLAIM WITHIN SIXTY (60) DAYS AFTER THE SALE. THE SALE OF THIS MOBILE HOME CONSTITUTES THE SALE OF PERSONAL PROPERTY ONLY AND DOES NOT CONSTITUTE THE SALE OF ANY REAL PROPERTY. PLAINTIFF, NAPLES LAND YACH HARBOR, INC. IS THE OWNER OF THE REAL PROPERTY LOCATED AT 13 GROUPER, NAPLES, FLORIDA. THIS PURCHASER OF THIS MOBILE HOME SHALL BE REQUIRED TO ENTER INTO A TO A LEASE OF THE UNDERLYING PREMISES, TO WIT, 13 GROUPER, NAPLES, FLORIDA, AND MUST FIRST BE APPROVED FOR MEMBERSHIP IN NAPLES LAND YACHT HARBOR, INC. AND APPROVED FOR OCCUPANCY OF THE PREMISES, AND SUBJECT TO THE BYLAWS AND RULES AND REGULATIONS GOVENRING MEMBERSHIP IN NAPLES LAND YACHT HARBOR, INC. FAILURE TO BE APPROVED FOR MEMBERSHIP AND OCCUPANCY OF THE PREMISES BY NAPLES LAND YACHT HARBOR, INC. SHALL SUBJECT THE PURCHASER AND THE MOBILE HOME TO EJECTMENT AND/OR SALE OF THE MOBILE HOME BY FURTHER ORDER OF THIS COURT. BECKER &amp; POLIAKOFF, P.A. Attorneys for Plaintiff 12140 Carissa Commerce Court, Suite 200 Fort Myers, Florida 33966 Phone: (239) 433-7707 Fax: (239) 433-5933 Primary Email: kmiller@beckerlawyers.com Secondary Email: kmanning@beckerlawyers.com CourtMail@beckerlawyers.com By: J. Kevin Miller, Esq. Florida Bar No.: 0245460 December 12, 19, 2025 25-01814C</p>

--- ESTATE ---

SECOND INSERTION	
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No.:</b> <b>11-2025-CP-002967-0001-01</b> <b>IN RE: ESTATE OF JOSEPH ALFRED FREDa, A/K/A JOSEPH A. FREDa Deceased.</b></p>	<p>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. The date of first publication of this notice is December 12, 2025. <b>Personal Representative:</b> <b>Judith Freda, f/k/a Judith Prioletti</b> 1085 Nelsons Walk Naples, FL 34102 Attorney for Personal Representative: /s/ Beth M. Lazar Beth M. Lazar, Esquire Florida Bar Number: 51187 THERREL BAISDEN, LLP 1 SE 3rd Avenue, Suite 2950 Miami, FL 33131 Telephone: (305) 371-5758 Fax: (305) 371-3178 E-Mail: BLazar@TherrelBaisden.com Secondary E-Mail: LBermudez@TherrelBaisden.com December 12, 19, 2025 25-01838C</p>

SECOND INSERTION	
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 25-CP-2669</b> <b>Division Probate</b> <b>IN RE: ESTATE OF MIRIAM M. BAYLISS A/K/A MIRIAM ELIZABETH BAYLISS Deceased.</b></p>	<p>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 12, 2025. <b>Personal Representative:</b> <b>/s/ Erin L. Yanoski ERIN L. YANOSKI</b> 1965 Fisher Rd. Mechanicsburg, PA 17055 Attorney for Personal Representative: /s/ Shaun M. Garry SHAUN M. GARRY, Attorney Florida Bar Number: 93412 GrayRobinson, P.A. 999 Vanderbilt Beach Road, Suite 612 Naples, Florida 34108 Telephone: (239) 598-3601 Fax: (239) 598-3164 E-Mail: shaun.garry@gray-robinson.com Secondary E-Mail: lyndsey.black@gray-robinson.com #64779923 v1 December 12, 19, 2025 25-01840C</p>

SECOND INSERTION	
<p><b>NOTICE TO CREDITORS</b> IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2025-CP-003043</b> <b>IN RE: ESTATE OF MORGAN J. MULKERRIN Deceased.</b></p>	<p>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 12, 2025. Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief. Signed on this 11th day of November, 2025. <b>JULIE E. MULKERRIN</b> <b>Personal Representative</b> 31 Thorwald Avenue Hampton, NH 03842 EDWARD E. WOLLMAN Florida Bar No. 0618640 Email: ewollman@wga-law.com Alternate Email: pleadings@wga-law.com PATRICK COURVILLE Florida Bar No. 0115708 Email: pcourville@wga-law.com Alternate Email: pleadings@wga-law.com Attorneys for Personal Representative WOLLMAN, GEHRKE &amp; ASSOCIATES, PA 2235 Venetian Court, Suite 5 Naples, FL 34109 Telephone: (239) 435-1533 Facsimile: (239) 435-1433 December 12, 19, 2025 25-01837C</p>



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ESTATE / SALES / ACTIONS

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SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE TWENTIETH JUDICIAL  
CIRCUIT COURT IN AND FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No.: 25-CP-2975**  
**INRE: ESTATE OF**  
**JAMES E. HACKETT**  
**Deceased.**

The administration of the estate of JAMES E. HACKETT, deceased, whose date of death was September 10, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division; the address of which is 3315 Tamiami Trail East, Suite 206, Naples, FL 34112. 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, who have claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN THREE (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. The written demand must be filed with the clerk.

ALL CLAIMS NOT SO 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 CREDITOR 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 12, 2025.

**CATHERINE HACKETT,**  
**Co-Personal Representative**  
**MATTHEW HACKETT,**  
**Co-Personal Representative**  
Brittany A. Blocker, Esq.  
Florida Bar No. 1035288  
Law Office of Sam J. Saad III  
2670 Airport Road S.  
Naples, FL 34112  
Telephone: (239) 963-1635  
bblocker@saadlegal.com  
eservice@saadlegal.com  
December 12, 19, 2025 25-01817C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**FILE NO.: 25-CP-2692**  
**IN RE: ESTATE OF**  
**ELEANOR HAYNES SADLER,**  
**Deceased.**

The administration of the estate of ELEANOR HAYNES SADLER, deceased, whose date of death was May 5, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (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 THREE (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 sections 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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.

The date of first publication of this notice is December 12, 2025.

**Personal Representative:**  
**THE NORTHERN**  
**TRUST COMPANY**  
**c/o Todd L. Bradley, Esq**  
**CUMMINGS & LOCKWOOD LLC**  
3001 Tamiami Trail North, Suite 400  
Naples, FL 34103  
Attorney for Personal Representative:  
TODD L. BRADLEY, ESQ.  
Florida Bar No.: 0898007  
CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail North, Suite 400  
Naples, FL 34103  
Telephone: (239) 262-8311  
Email Addresses:  
tbradley@cl-law.com;  
jmerz@cl-law.com  
9171794.1.docx 12/3/2025  
December 12, 19, 2025 25-01826C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**FILE NO.: 25-CP-3063**  
**IN RE: ESTATE OF**  
**KARL A. TYLSKI a/k/a**  
**KARL ANTON TYLSKI,**  
**Deceased.**

The administration of the estate of KARL A. TYLSKI a/k/a KARL ANTON TYLSKI, deceased, whose date of death was September 6, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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 Right at Death Act as described in sections 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211, Florida Statutes. The written demand must be filed with the clerk.

The date of first publication of this notice is December 12, 2025.

**Personal Representative:**  
**KENNETH D. KRIER**  
**c/o Joseph A. Stusek, Esq.**  
**CUMMINGS & LOCKWOOD LLC**  
3001 Tamiami Trail N, Suite 400  
Naples, FL 34103  
Attorney for Personal Representative:  
JOSEPH A. STUSEK, ESQ.  
Attorney for Petitioner  
E-mail Addresses: jstusek@cl-law.com;  
jmerz@cl-law.com  
Florida Bar No. 126378  
CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail N, Suite 400  
Naples, FL 34103  
Telephone: (239) 262-8311  
9349024.1.docx 12/4/2025  
December 12, 19, 2025 25-01827C

SECOND INSERTION

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

**CASE NO.: 2024-CA-002362**  
**THE FEDERAL SAVINGS BANK,**  
**Plaintiff, VS.**  
**MATTHEW KOUCKY A/K/A**  
**MATTHEW WILLIAM KOUCKY;**  
**UNKNOWN SPOUSE OF**  
**MATTHEW KOUCKY A/K/A**  
**MATTHEW WILLIAM KOUCKY;**  
**UNITED STATES OF AMERICA -**  
**DEPARTMENT OF HOUSING AND**  
**URBAN DEVELOPMENT; ANY**  
**AND ALL UNKNOWN PARTIES**  
**CLAIMING BY, THROUGH,**  
**UNDER AND AGAINST THE**  
**HEREIN NAMED INDIVIDUAL**  
**DEFENDANT(S) WHO ARE NOT**  
**KNOWN TO BE DEAD OR ALIVE,**  
**WHETHER SAID UNKNOWN**  
**PARTIES MAY CLAIM AN**  
**INTEREST AS SPOUSES, HEIRS,**  
**DEVEISEES, GRANTEES, OR**  
**OTHER CLAIMANTS**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 24, 2025 in Civil Case No. 2024-CA-002362, of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein, THE FEDERAL SAVINGS BANK is the Plaintiff, and MATTHEW KOUCKY A/K/A MATTHEW WILLIAM KOUCKY; UNITED STATES OF AMERICA - DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS,

SECOND INSERTION

**NOTICE TO CREDITORS**  
**(summary administration)**  
IN THE TWENTIETH JUDICIAL  
CIRCUIT COURT IN AND FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-2962**  
**IN RE: ESTATE OF**  
**SUSAN D. KEARNEY,**  
**Deceased.**

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Susan D. Kearney, deceased, File Number 25-CP-2962, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, FL 34112; that the decedent's date of death was June 27, 2025; that the total value of the estate is under \$75,000, and that the names and addresses of those to whom it has been assigned by such order are:

Name Address  
Susan D. Kearney Trust  
Dated March 14, 2008  
275 Indies Way, Unit 1006  
Naples, FL 34110

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is December 12, 2025.

**Person Giving Notice:**  
**Thomas P. Kearney**  
275 Indies Way, Unit 1006  
Naples, FL 34110

Attorney for Person Giving Notice:  
Brad A. Galbraith  
Florida Bar No. 0494291  
Galbraith Weatherbie Law, PLLC  
999 Vanderbilt Beach Rd., Suite 410  
Naples, FL 34108  
Telephone: 239.325.2300  
E-Mail Addresses:  
bgalbraith@gwtrust.law  
ewhittier@gwtrust.law  
December 12, 19, 2025 25-01822C

DEVEISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Crystal K. Kinzel will sell to the highest bidder for cash at 3315 Tamiami Trail East, Naples FL 34112 on January 29, 2026 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 172, MEADOWOOD, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 66, PAGES 65 THROUGH 69, OF THE PUBLIC RECORDS OF COLLIER 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 any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 3rd 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  
Facsimile: 561-392-6965  
By: /s/ John J. Cullaro  
FBN: 66699  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1221-16621B  
December 12, 19, 2025 25-01815C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-3222**  
**Division Probate**  
**IN RE: ESTATE OF**  
**JOHN ROSS ORCUTT III,**  
**A.K.A. JACK R. ORCUTT**  
**Deceased.**

The administration of the estate of JOHN ROSS ORCUTT III, a.k.a. JACK R. ORCUTT, deceased, whose date of death was November 9, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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 12, 2025.

**Personal Representative:**  
**KAROL BRUNEMANN**  
15512 Cedarwood Lane  
Naples, Florida 34110  
Attorney for Personal Representative:  
Brandon R. Bytnar, Esq., Attorney  
Florida Bar Number: 66365  
The Law Office of  
Brandon R. Bytnar, P.L.  
9120 Galleria Court, Suite B  
Naples, Florida 34109  
Telephone: (239) 592-9211  
Fax: (239) 963-1479  
E-Mail: brandon@bytnarlaw.com  
Secondary E-Mail:  
sasha@bytnarlaw.com  
December 12, 19, 2025 25-01823C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**FILE NO.: 2025-CP-2929**  
**IN RE: ESTATE OF**  
**DONALD O. SKINNER,**  
**Deceased.**

The administration of the estate of DONALD O. SKINNER, deceased, whose date of death was December 18, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the Personal Representatives and the Personal Representatives' 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
**File No. 2024-CP-1691**  
**Division: Probate**  
**IN RE: ESTATE OF**  
**JAMIE B. GREUSEL,**  
**Deceased.**

The administration of the Estate of JAMIE B. GREUSEL, deceased, whose date of death was April 21, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. 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 Dece-

dent'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 12, 2025.

**Personal Representative:**  
**ASHTON P. GREUSEL**  
330 SW 194th Avenue  
Pembroke Pines, Florida 33029  
Attorneys for Personal Representative:  
/s/ M. Travis Hayes  
M. TRAVIS HAYES, ESQ.  
Florida Bar No. 27883  
MICHAEL T. TRAFICANTE, ESQ.  
Florida Bar No. 28562  
GUNSTER, YOAKLEY  
& STEWART, P.A.  
5551 Ridgewood Drive, Suite 501  
Naples, Florida 34108-2719  
Attorney E-Mail: thayes@gunster.com  
Attorney E-Mail:  
mtraficante@gunster.com  
Secondary E-Mail:  
jstevenson@gunster.com  
Telephone: (239) 514-1000  
Facsimile: (239) 594-7313  
ACTIVE:38683542.1  
December 12, 19, 2025 25-01856C

SECOND INSERTION

**NOTICE OF ACTION –**  
**CONSTRUCTIVE SERVICE**  
**IN THE CIRCUIT COURT OF**  
**THE TWENTIETH JUDICIAL**  
**CIRCUIT, IN AND FOR COLLIER**  
**COUNTY, FLORIDA GENERAL**  
**JURISDICTION DIVISION**  
**CASE NO: 2025-CA002179**

**PNC BANK, NATIONAL**  
**ASSOCIATION**  
**Plaintiff, -vs-**  
**EDWARD PATRICK FLYNN AKA**  
**EDWARD P FLYNN: CO-TRUSTEE**  
**OF THE PATRICK AND PAMELA**  
**FLYNN FAMILY TRUST DATED**  
**JUNE 21, 2021, PAMELA B.**  
**FLYNN: CO-TRUSTEE OF THE**  
**PATRICK AND PAMELA FLYNN**  
**FAMILY TRUST DATED JUNE**  
**21, 2021, EDWARD PATRICK**  
**FLYNN AKA EDWARD P FLYNN,**  
**UNKNOWN SPOUSE OF EDWARD**  
**PATRICK FLYNN AKA EDWARD**  
**P FLYNN, PAMELA B. FLYNN,**  
**UNKNOWN SPOUSE OF PAMELA**  
**B. FLYNN, UNKNOWN SETTLERS**  
**AND BENEFICIARIES OF THE**  
**PATRICK AND PAMELA FLYNN**  
**FAMILY TRUST DATED JUNE**  
**21, 2021, HOMETAP EQUITY**  
**PARTNERS, LLC, A DELAWARE**  
**LIMITED LIABILITY COMPANY,**  
**STERLING OAKS COMMUNITY**  
**ASSOCIATION AND CLUB,**  
**INC., UNKNOWN TENANT 1,**  
**UNKNOWN TENANT 2,**  
**Defendant(s)**  
TO: UNKNOWN SETTLERS AND BENEFICIARIES OF THE PATRICK AND PAMELA FLYNN FAMILY TRUST DATED JUNE 21 2021  
LAST KNOWN ADDRESS:  
1231 SILVERSTRAND DR  
NAPLES FL 34110  
YOU ARE HEREBY NOTIFIED, that an action to foreclose a mortgage on the following property in Collier

County, Florida:  
LOT 61, OF TRACT E OF STERLING OAKS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 23, PAGE 5, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.  
Property Address:1231 Silverstrand Dr, Naples, FL 34110  
The action was instituted in the Circuit Court, Twentieth Judicial Circuit in and for Collier, County, Florida; Case No. 2025-CA-002179; and is styled PNC BANK, NATIONAL ASSOCIATION vs. EDWARD PATRICK FLYNN AKA EDWARD P FLYNN: CO-TRUSTEE OF THE PATRICK AND PAMELA FLYNN FAMILY TRUST DATED JUNE 21, 2021 ET.AL., You are required to serve a copy of your written defenses, if any, to the action on Mehwish Yousuf, Esq., Quintairos, Prieto, Wood & Boyer, P.A., the Plaintiff's Attorney, whose address is 2400 E. Commercial Blvd., Ste. 520, Ft. Lauderdale, FL 33308, within Thirty (30) days of the first date of 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 the 09 day of December, 2025  
CRYSTAL K. KINZEL  
Clerk of the Circuit Court  
and Comptroller  
(SEAL) By: Samantha Strack  
As Deputy Clerk  
Mehwish Yousuf, Esq.,  
Quintairos, Prieto, Wood & Boyer, P.A.,  
the Plaintiff's Attorney,  
2400 E. Commercial Blvd., Ste. 520,  
Ft. Lauderdale, FL 33308  
Matter No.: FL-010054-25-1  
Case No.: 2025CA002179  
December 12, 19, 2025 25-01855C



Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security



“““

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

To simplify the discussion, let us use the simpler British term of “personal allowances” to refer to this basic amount.

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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





eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

“To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time.”

The conflict arises from the content given to “decent,” to “strong” and to “reasonable,” but especially to “decent.” If a “decent” level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how “strong” and “reasonable” are interpreted.

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

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

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

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

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

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

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

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

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

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