Public Notices

Business Observer

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PAGE 21 **Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com** DECEMBER 26, 2025 - JANUARY 1, 2026

COLLIER COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

NOTICE OF SALE

NOTICE IS HEREBY GIVEN THAT BIZ SPOTS & STORAGE, LLC LOCATED AT 5555 TAYLOR ROAD, NAPLES, FL 34109 INTENDS TO SELL OR OTHERWISE DISPOSE OF THE PERSONAL PROPERTY DESCRIBED BELOW TO ENFORCE A LIEN IMPOSED ON SAID PROPERTY UNDER THE FLORIDA SELF STORAGE FACILITY ACT STATUTES (83.801 – 83.809). THE PUBLIC SALE OR OTHER DISPOSITION OF THE FOLLOWING PROPERTY WILL TAKE PLACE (UNLESS OTHERWISE WITHDRAWN) VIA A UNIT SALE AT THE ABOVE ADDRESS ON JANUARY 10, 2026, BEGINNING AT APPROXIMATELY 9 AM. THIS PUBLIC SALE WILL RESULT IN ALL GOODS BEING SOLD TO THE HIGHEST BIDDER. CERTAIN TERMS AND CONDITIONS APPLY. UNIT #317 MORGAN KOERNER.

Dec. 26, 2025; Jan. 2, 2026

25-01936C

FIRST INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Please take notice SmartStop Self Storage located at 275 Goodlette Frank Road, Naples, FL 34102 intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www.selfstorageauction.com on 01/15/2026 at 2:30pm. Contents include personal property along with the described belongings to those individuals listed below.

02017 Pezzello, Elizabeth furniture, household items, etc.
04024 Nicole Diaz boxes, etc.
05007 OVC construction tools, furniture, shelves, etc.

Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. Please contact the property with any questions (239) 241-3897.

Dec. 26, 2025; Jan. 2, 2026

25-01937C

FIRST INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Please take notice SmartStop Self Storage located at 7755 Preserve Ln Naples, FL 34119, intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www.selfstorageauction.com on January 15th 2026 at 2:30pm. Contents include personal property along with the described belongings to those individuals listed below

Unit 4290- Jennifer Miracle-Household Items, Boxes
Unit 4134-Elizabeth Guarascio – Household Items, Boxes
Unit 4187- Wendy Miller-Household Items, Boxes

Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. Please contact the property with any questions (239)-207-6132.

Dec. 26, 2025; Jan. 2, 2026

25-01938C

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of MIKE'S IRRIGATION SWFL located at 183 Price Street., in the County of Collier in the City of Naples, Florida 34113 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples, Florida, this 17th day of December, 2025.

CALUSA PINES LANDSCAPE AND HARDSCAPE, LLC

December 26, 2025 25-01939C

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of SUPREME ROBOTS, located at 52 COVEY LANE, in the City of Naples, County of Collier, State of FL, 34114, 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.

Gloria Y Flores
52 COVEY LANE
Naples, FL 34114

December 26, 2025 25-01945C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File Number: 11-2025-CP-003046-0001-01
IN RE: ESTATE OF BENJAMIN PHILLIP CRONIN Deceased.

The administration of the estate of BENJAMIN PHILLIP CRONIN, deceased, whose date of death was October 19, 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, 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.

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 26, 2025.

Personal Representatives:
STEPHEN R. CRONIN
15481 Cortona Way
Naples, Florida 34120
CLARE M. CRONIN
15481 Cortona Way
Naples, Florida 34120

Attorney for Personal Representatives:
Jo-Anne Herina Jeffreys, Esq.
Florida Bar Number: 99471
Jo-Anne Herina Jeffreys, Esq. PA
3701 9th Street N, Suite 300
Naples, FL 34103
Tel. (239) 260-4384
Fax. (239) 790-5258
E-mail:
jhjeffreys@joannejeffreyslaw.com

Dec. 26, 2025; Jan. 2, 2026

25-01923C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY,

FLORIDA PROBATE DIVISION
File No. 25-CP-3202
Division Probate
IN RE: ESTATE OF MARGARET A. MITCHELL Deceased.

The administration of the Estate of MARGARET A. MITCHELL, deceased, whose date of death was October 8, 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 34112-5324. 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 the 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 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 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 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 (Sections 732.216-732.228 of the Florida Probate Code) applies or may apply, unless a written demand is made by a creditor as specified in Section 732.2211 of the Florida Probate Code.

The date of first publication of this notice is December 26, 2025.

Personal Representative:
MARGARET T. KUENNEN-BREEN
c/o Cummings & Lockwood LLC
8000 Health Center Boulevard, Suite 300
Bonita Springs, Florida 34135

Attorney for Personal Representative:
WILLIAM N. HOROWITZ, ESQ.
Florida Bar No. 0199941
Cummings & Lockwood LLC
8000 Health Center Boulevard, Suite 300
Bonita Springs, Florida 34135
9305626.1.docx 12/17/2025

Dec. 26, 2025; Jan. 2, 2026

25-01928C

FIRST INSERTION

NOTICE TO CREDITORS
(**summary administration**)
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY,
CASE NO.: 25-CP-3121
DIVISION: PROBATE
IN RE: ESTATE OF PATRICIA GRAHAM STOTLER a/k/a PATRICIA G. STOTLER, 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 PATRICIA GRAHAM STOTLER a/k/a PATRICIA G. STOTLER deceased, File Number 25-CP-3121, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112; that the Decedent's date of death was September 16, 2025; that the total value of the estate is less than $75,000, and that the names and addresses of those to whom it has been assigned by such order are:

NAME ADDRESS
Elizabeth Ann Stotler, Individually and as Trustee of the Patricia Graham Stotler Revocable Trust u/a/d 9/3/2009
c/o Joseph A. Stusek, Esq.
Cummings & Lockwood LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The Estate 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 (Sections 732.216-732.228 of the Florida Probate Code) applies or may apply, unless a written demand is made by a creditor as specified in Section 732.2211 of the Florida Probate Code.

The date of first publication of this Notice is December 26, 2025.

Person Giving Notice:
ELIZABETH ANN STOTLER
c/o Joseph A. Stusek, Esq.
Cummings & Lockwood LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103

Attorney for Person Giving Notice:
JOSEPH A. STUSEK, ESQ.
Florida Bar No. 126378
Email Addresses: jstusek@cl-law.com; jmerz@cl-law.com
CUMMINGS & LOCK WOOD LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103
Telephone: (239) 262-8311
9398601.1.docx 12/17/2025

Dec. 26, 2025; Jan. 2, 2026

25-01924C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
FILE NO.: 25-CP-3108
DIVISION: PROBATE
IN RE: ESTATE OF DEE M. WEBSTER, Deceased.

The administration of the estate of DEE M. WEBSTER, deceased, whose date of death was October 25, 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 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 26, 2025.

Personal Representative:
KENNETH D. KRIER
c/o Joseph A. Stusek, Esq.
CUMMINGS & LOCKWOOD LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103
Telephone: (239) 262-8311

Attorney for Personal Representative:
JOSEPH A. STUSEK, ESQ.
Florida Bar No.: 126378
CUMMINGS & LOCKWOOD LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103
Telephone: (239) 262-8311
Email Addresses: jstusek@cl-law.com; jmerz@cl-law.com; msmith@cl-law.com
9337460.1.docx 12/18/2025

Dec. 26, 2025; Jan. 2, 2026

25-01930C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 11-2025-CP-003175
Division Probate
IN RE: ESTATE OF VIRGINIA ANN PLATT Deceased.

The administration of the estate of Virginia Ann Platt, deceased, whose date of death was April 22, 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, 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.

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 26, 2025.

Personal Representative:
Edwin Winfield Platt, III
198 Sands Point Dr
Tierra Verde, Florida 33715

Attorney for Personal Representative:
Leah A. Foertsch
E-mail Addresses:
lfoertsch@pldolaw.com,
bocaservice@pldolaw.com
Florida Bar No. 836761
Pannone Lopes
Devereaux & O'Gara LLC
2424 N Federal Highway
Boca Raton, Florida 33431
Telephone: (561) 362-2011

Dec. 26, 2025; Jan. 2, 2026

25-01927C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
FILE NUMBER: 11-2025-CP-002247-0001-01
IN RE: ESTATE OF RYSZARDA PELC, Deceased.

The administration of the estate of Ryszarda Pelc, deceased, whose date of death was July 24, 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, 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.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE 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 first publication date of this notice is December 26, 2025.

Jennifer M. Tenney, Esq.
Personal Representative
1770 San Marco Rd, Suite 201
Marco Island, FL 34145

Jennifer M. Tenney, Esq.
Attorney for Personal Representative
Fla Bar No. 0816191
Tenney Law, PLLC
1770 San Marco Rd., Suite 201
Marco Island, FL 34145
(239)610-1101
jtenney@tenneylawmarco.com

Dec. 26, 2025; Jan. 2, 2026

25-01931C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-003152
IN RE: ESTATE OF DONALD J. PRISCHAK a/k/a DONALD JOHN PRISCHAK Deceased.

The administration of the estate of DONALD J. PRISCHAK a/k/a DONALD JOHN PRISCHAK, deceased, whose date of death was September 24, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East 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 26, 2025.

Personal Representative:
DANIEL J. PRISCHAK
5418 Lake Shore Drive
Erie, Pennsylvania 16505

Attorney for Personal Representative:
JOSEPH M. HIGGINS, ESQ.
Attorney for Petitioner
Florida Bar No. 99797
Foley & Lardner LLP
150 E Gilman Street
Madison, Wisconsin 53703
Telephone: (608) 257-5035
E-Mail: jhiggins@foley.com
Secondary E-Mail:
corice.hopper@foley.com

Dec. 26, 2025; Jan. 2, 2026

25-01926C

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

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice of Public Auction for monies due on storage units. The auction will be held on January 15, 2026, at or after 8:00 am and will continue until finished. Units are said to contain household items. Property sold under Florida Statute 83.806. The names of whose units will be sold are as follows

COUNTY COLLIER FACILITY
2001 E. TAMIAMI TRAIL
NAPLES FL 34112

NAME	UNIT	BALANCE
Alvin Gato	D17	341.82
Liana Clifford	B7	403.8
jenni sau	D14	412.88

Dec. 26, 2025; Jan. 2, 2026
25-01944C

FIRST INSERTION

NOTICE OF ACTION FOR PUBLICATION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 25-CA-2181
EUGENE LAMENTO,
Plaintiff, v.
JOHN SCHIMMER, JR. and MARYROSE SCHIMMER BRIDGES,
Defendants.

TO: JOHN SCHIMMER, JR.
4039 Echo Glen Drive
Dallas, TX 75244

YOU ARE NOTIFIED that a Quiet Title Action to Real Property located in Collier County, Florida:

Parcel #00348320002, 34 49 27 E1/2 of N1/2 of N1/2 of S1/2 of S1/2 of SW1/4, LESS E 35FT R/W 4.8 AC, in the Public Records of Collier County, Florida,

has been filed against you.

You are required to serve a copy of your written defenses, if any, to this action on Gary L. Green, Esq., Plaintiffs attorney, whose address is 2670 Airport Pulling Road South, Naples, Florida 34112, on or before January 23rd, 2026, and file the original with the Clerk of this Court at the Collier County Courthouse, Civil Division, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324, 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.

DATED this 19th day of December, 2025.

CRYSTAL K. KINZEL
As Clerk of the Court
(SEAL) By: Beata Gruca

Gary L. Green, Esq.,
Plaintiffs attorney,
2670 Airport Pulling Road South,
Naples, Florida 34112
Dec. 26, 2025; Jan. 2, 9, 16, 2026
25-01921C

FIRST INSERTION

NOTICE OF ACTION FOR PUBLICATION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 25-CA-2181
EUGENE LAMENTO,
Plaintiff, v.
JOHN SCHIMMER, JR. and MARYROSE SCHIMMER BRIDGES,
Defendants.

TO: MARYROSE SCHIMMER BRIDGES
12479 Lakeland Court
Gulfport, MS 39503

YOU ARE NOTIFIED that a Quiet Title Action to Real Property located in Collier County, Florida:

Parcel #00348320002, 34 49 27 E1/2 of N1/2 of N1/2 of S1/2 of S1/2 of SW1/4, LESS E 35FT R/W 4.8 AC, in the Public Records of Collier County, Florida,

has been filed against you.

You are required to serve a copy of your written defenses, if any, to this action on Gary L. Green, Esq., Plaintiffs attorney, whose address is 2670 Airport Pulling Road South, Naples, Florida 34112, on or before January 23rd, 2026, and file the original with the Clerk of this Court at the Collier County Courthouse, Civil Division, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324, 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.

DATED this 19th day of December, 2025.

CRYSTAL K. KINZEL
As Clerk of the Court
(SEAL) By: Beata Gruca

Gary L. Green, Esq.,
Plaintiffs attorney,
2670 Airport Pulling Road South,
Naples, Florida 34112
Dec. 26, 2025; Jan. 2, 9, 16, 2026
25-01922C

FIRST INSERTION

NOTICE OF AGENCY ACTION

Notice is hereby provided that the South Florida Water Management District issued, on May 23, 2018, and modified on November 18, 2025, an Environmental Resource permit (permit) with conditions Permit No. 11-02132-P-03, Application No. 250930-57505 to Winding Cypress Community Development District, 7180 Winding Cypress Drive, Naples, FL 34114, a permit transfer to the operating entity, the Winding Cypress Community Development District (CDD) as requested. The CDD parcels are in Section 35, Township 50, and Section 2, Township 51, all in Range 26. The project site is located along the north side of Tamiami Trail East (US 41) approximately ¾ miles east of the intersection of Collier Boulevard and Tamiami Trail East, in Collier County, Florida.

A copy of the permit can be obtained by contacting the Regulatory Records Management Section, during normal business hours, 8:00 am to 5:00 pm, Monday through Friday, except legal holidays, at 3301 Gun Club Road, West Palm Beach, FL 33406, Regulation Division, by telephone at 561-682-6911, by e-mail at permits@sfwmd.gov, or by accessing the permit directly from the District's website (www.sfwmd.gov) using the Application/Permit Search on the ePermitting page.

The District's agency action is final unless a timely petition for an administrative hearing is filed under Sections 120.569 and 120.57 of the Florida Statutes (F.S.) before the deadline for filing a petition.

As required by Sections 120.569 and 120.60(3), F.S., the following is notice of the opportunities which may be available for administrative hearing or judicial review when the substantial interests of a party are determined by an agency. Please note that this Notice of Rights is not intended to provide legal advice. Not all of the legal proceedings detailed below may be an applicable or appropriate remedy. You may wish to consult an attorney regarding your legal rights.

RIGHT TO REQUEST ADMINISTRATIVE HEARING

A person whose substantial interests are or may be affected by the South Florida Water Management District's (SFWMD or District) action has the right to request an administrative hearing on that action pursuant to Sections 120.569 and 120.57, F.S. Persons seeking a hearing on a SFWMD decision which affects or may affect their substantial interests shall file a petition for hearing with the Office of the District Clerk of the SFWMD, in accordance with the filing instructions set forth herein, within 21 days of receipt of written notice of the decision, unless one of the following shorter time periods apply: (1) within 14 days of the notice of consolidated intent to grant or deny concurrently reviewed applications for environmental resource permits and use of sovereign submerged lands pursuant to Section 373.427, F.S.; or (2) within 14 days of service of an Administrative Order pursuant to Section 373.119(1), F.S. "Receipt of written notice of agency decision" means receipt of written notice through mail, electronic mail, or posting that the SFWMD has or intends to take final agency action, or publication of notice that the SFWMD has or intends to take final agency action.

Any person who receives written notice of a SFWMD decision and fails to file a written request for hearing within the timeframe described above waives the right to request a hearing on that decision.

If the District takes final agency action which materially differs from the noticed intended agency decision, people who may be substantially affected shall, unless otherwise provided by law, have an additional Rule 28-106.111, Fla.Admin.Code, point of entry.

Any person to whom an emergency order is directed pursuant to Section 373.119(2), F.S., shall comply therewith immediately, but on petition to the board shall be afforded a hearing as soon as possible.

A person may file a request for an extension of time for filing a petition. The SFWMD may, for good cause, grant the request. Requests for extension of time must be filed with the SFWMD prior to the deadline for filing a petition for hearing. Such requests for extension shall contain a certificate that the moving party has consulted with all other parties concerning the extension and that the SFWMD and any other parties agree to or oppose the extension. A timely request for an extension of time shall toll the running of the time period for filing a petition until the request is acted upon.

FILING INSTRUCTIONS

A petition for administrative hearing must be filed with the Office of the District Clerk of the SFWMD. Filings with the Office of the District Clerk may be made by mail, hand-delivery, or e-mail. Filings by facsimile will not be accepted. A petition for administrative hearingor other document is deemed filed upon receipt during normal business hours by the Office of the District Clerk at SFWMD headquarters in West Palm Beach, Florida. The District's normal business hours are 8:00 am–5:00 pm, excluding weekends and District holidays. Any document received by the Office of the District Clerk after 5:00 pm shall be deemed filed as of 8:00 am on the next regular business day. Additional filing instructions are as follows:

• Filings by mail must be addressed to the Office of the District Clerk, 3301 Gun Club Road, West Palm Beach, Florida 33406.

• Filings by hand-delivery must be delivered to the Office of the District Clerk. Delivery of a petition to the SFWMD's security desk does not constitute filing. It will be necessary to request that the SFWMD's security officer contact the Office of the District Clerk. An employee of the SFWMD's Clerk's office will receive and file the petition.

• Filings by e-mail must be transmitted to the Office of the District Clerk at clerk@sfwmd.gov. The filing date for a document transmitted by electronic mail shall be the date the Office of the District Clerk receives the complete document. A party who files a document by e-mail shall (1) represent that the original physically signed document will be retained by that party for the duration of the proceeding and of any subsequent appeal or subsequent proceeding in that cause and that the party shall produce it upon the request of other parties; and (2) be responsible for any delay, disruption, or interruption of the electronic signals and accepts the full risk that the document may not be properly filed.

INITIATION OF AN ADMINISTRATIVE HEARING

Pursuant to Sections 120.54(5)(b)4. and 120.569(2)(c), Fla. Stat., and Rules 28-106.201 and 28-106.301, Fla. Admin. Code, initiation of an administrative hearing shall be made by written petition to the SFWMD in legible form and on 8 1/2 by 11 inch white paper. All petitions shall contain:

1. Identification of the action being contested, including the permit number, application number, SFWMD file number or any other SFWMD identification number, if known.
2. The name, address, any email address, any facsimile number, and telephone number of the petitioner and petitioner's representative, if any.
3. An explanation of how the petitioner's substantial interests will be affected by the agency determination.
4. A statement of when and how the petitioner received notice of the SFWMD's decision.
5. A statement of all disputed issues of material fact. If there are none, the petition must so indicate.
6. A concise statement of the ultimate facts alleged, including the specific facts the petitioner contends warrant reversal or modification of the SFWMD's proposed action.
7. A statement of the specific rules or statutes the petitioner contends require reversal or modification of the SFWMD's proposed action.
8. If disputed issues of material fact exist, the statement must also include an explanation of how the alleged facts relate to the specific rules or statutes.
9. A statement of the relief sought by the petitioner, stating precisely the action the petitioner wishes the SFWMD to take with respect to the SFWMD's proposed action.

MEDIATION

The procedures for pursuing mediation are set forth in Section 120.573, Fla. Stat., and Rules 28-106.111 and 28-106.401–.405, Fla. Admin. Code. The SFWMD is not proposing mediation for this agency action under Section 120.573, Fla. Stat., at this time.

RIGHT TO SEEK JUDICIAL

Pursuant to Section 120.68, Fla. Stat., and in accordance with Florida Rule of Appellate Procedure 9.110, a party who is adversely affected by final SFWMD action may seek judicial review of the SFWMD's final decision by filing a notice of appeal with the Office of the District Clerk of the SFWMD in accordance with the filing instructions set forth herein within 30 days of rendition of the order to be reviewed, and by filing a copy of the notice with the clerk of the appropriate district court of appeal.

December 26, 2025
25-01935C

FIRST INSERTION

Notice to Creditors
IN THE CIRCUIT COURT FOR COLLIER COUNTY FLORIDA
PROBATE DIVISION
File Number: 11-2025-CP-003269-0001-01
IN RE: ESTATE OF Dennis J. Schwartz Deceased.

The administration of the Estate of Dennis J. Schwartz, deceased, File Number 11-2025-CP-003269-0001-01, 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 34112-5324.

The name and address of the Personal Representative are set forth below. The name and address of the Personal Representative's attorney are set forth below.

Pursuant to Florida Statutes section 733.702(1), if not barred by Florida Statutes section 733.710, no claim or demand against the decedent's estate that arose before the death of the decedent, including claims of the state and any of its political subdivisions, even if the claims are unmatured, contingent, or unliquidated; no claim for funeral or burial expenses; no claim for personal property in the possession of the personal representative; and no claim for damages, including, but not limited to, an action founded on fraud or another wrongful act or omission of the decedent, is binding on the estate, on the personal representative, or on any beneficiary unless the claim is filed in the probate proceeding on or before the later of the date that is 3 months after the time of the first publication of the notice to creditors or, as to any creditor required to be served with a copy of the notice to creditors, 30 days after the date of service on the creditor, even though the personal representative has recognized the claim or demand by paying a part of it or interest on it or otherwise. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

In addition to the above described limitations period, Florida Statutes section 733.710 provides that, notwithstanding any other provision of the Florida Probate Code, 2 years after the death of a person, neither the decedent's estate, the personal representative, if any, nor the beneficiaries shall be liable for any claim or cause of action against the decedent, whether or not letters of administration have been issued, except for a creditor who has filed a claim pursuant to Florida Statues section 733.702 within 2 years after the person's death, or as otherwise provided in Florida Statutes section 733.710.

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

Date of the first publication of the Notice to Creditors was December 26, 2025, and the Decedent's date of death was August 20, 2025.

The undersigned Personal Representative hereby signs this Notice to Creditors.

James T. Schwartz, Sr.
Personal Representative
30751 Magician Terrace
Dowagiac, MI 49047

GREENBERG TRAURIG, P.A.
Attorneys for Personal Representative
401 East Las Olas Boulevard
Suite 2000
Fort Lauderdale, FL 33301
Telephone: 954-765-0500
Facsimile: 954-765-1477
Primary Email:
Jared.Baumwell@gtlaw.com
Secondary Email:
heventhala@gtlaw.com and
geistc@gtlaw.com
Jared S. Baumwell, Esquire
Florida Bar No. 98244
Dec. 26, 2025; Jan. 2, 2026
25-01925C

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO. 11-2025-CA-001311-0001-01
WILMINGTON SAVINGS FUND SOCIETY, FSB, A FEDERAL SAVINGS BANK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE FOR CIM TRUST 2023-I2,
Plaintiff, vs.
ALBERTA TUCEK; ELEVATEOPCO TRUST; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated December 9, 2025, and entered in Case No. 11-2025-CA-001311-0001-01 of the Circuit Court in and for Collier County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, A FEDERAL SAVINGS BANK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE FOR CIM TRUST 2023-I2 is Plaintiff and ALBERTA TUCEK; ELEVATEOPCO TRUST; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, CRYSTAL K KINZEL, Clerk of the Circuit Court, will sell to the highest and best bidder for cash the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, 11:00 a.m., on March 26, 2026 , the following described property as set forth in said Order or Final Judgment, to-wit:

THE WEST 105 FEET OF TRACT 18, GOLDEN GATE ESTATES, UNIT NO. 18, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 7, 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. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager whose office is located at 3301 East Tamiami Trail, Bldg L, Naples, FL 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 12/22/25.

By: Greg H. Rosenthal
Florida Bar No.: 955884
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1496-219498 / TM1
Dec. 26, 2025; Jan. 2, 2026
25-01956C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO.: 2025-CP-2921
DIVISION: PROBATE
IN RE: THE ESTATE OF MARIE A. BOERSMA, Deceased.

The administration of the estate of MARIE A. BOERSMA, deceased, whose date of death was July 7, 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 26, 2025.

Personal Representative:
CHRISTINE BOERSMA SMITH
c/o Alison K. Douglas, Esq.
CUMMINGS & LOCKWOOD LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103

Attorney for Personal Representative:
ALISON K. DOUGLAS, ESQ.
E-mail Addresses:
adouglas@cl-law.com;
jmerz@cl-law.com
Florida Bar No. 0899003
CUMMINGS & LOCKWOOD LLC
3001 Tamiami Trail N, Suite 400
Naples, FL 34103
Telephone: (239) 262-8311
9362432.1.docx
Dec. 26, 2025; Jan. 2, 2026
25-01929C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
Probate Division
File No. 25-CP-0312
IN RE: ESTATE OF DENNIS R. GIMPERT, deceased.

The administration of the testate estate of Dennis R. Gimpert, deceased, who died on August 29, 2025, File Number 25-CP-0312 _ 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 26, 2025

Theresa A. Gimpert,
Personal Representative
839 Saturn Court
Marco Island, FL 34145

Brian J. Downey, Esq.
FL Bar Number: 0017975
BARRETT MCNAGNY LLP
Attorney for Personal Representative
215 E. Berry St.
Fort Wayne, IN 46802
Email: bjd@barrettlaw.com
Phone: (260) 423-8871
Fax: (260) 423-8920
Dec. 26, 2025; Jan. 2, 2026
25-01942C

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

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO. 2025-CA-000494-0001-01
NEWTEK BANK, NATIONAL ASSOCIATION, Plaintiff, v.
BACK TO LIFE CHIROPRACTIC LLC; ANTHONY JOHN MICHELES a/k/a ANTHONY MICHELES; and PAMELA SUZANNE GUYTON; Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment for Foreclosure of Commercial Mortgage, for Money Damages and for Other Relief entered on December 5th, 2025, in Case No. 2025-CA-000494-0001-01 of the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein, NEWTEK BANK, NATIONAL ASSOCIATION is the Plaintiff and the Defendants are: BACK TO LIFE CHIROPRACTIC LLC; ANTHONY JOHN MICHELES a/k/a ANTHONY MICHELES; and PAMELA SUZANNE GUYTON; the Clerk of the Court of Collier County, Florida, CRYSTAL K. KINZEL, will sell to the highest bidder for cash in accordance with Section 45.031, Florida Statutes, at the first floor in the Multipurpose Room, Collier County Government Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida 34112, on February 12th, 2026, at 11:00 A.M., the following described real property as set forth in said Summary Final Judgment for Foreclosure of Commercial Mortgage, for Money Damages and for Other Relief, to wit:

Lot 1, Lake Side Mobile Estates, a subdivision according to the map or plat thereof as recorded in Plat Book 9, Page 99, Public Records of Collier County, Florida.

Property Address: 100 Jeepers Drive, Naples, Florida 34112.

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.

ADA 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 Charles Rice, Administrative Services Manager, whose office is located at 3315 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: December 17th, 2025
By: /s/Howard S. Toland
Howard S. Toland, Esq./
FL Bar No. 377546
htoland@mitrani.com
MITRANI, RYNOR, ADAMSKY & TOLAND, P.A.
Attorneys for Plaintiff
301 Arthur Godfrey Road, Penthouse
Miami Beach, FL 33140
(305) 358-0050/
(305) 358-0550
Dec. 26, 2025; Jan. 2, 2026
25-01919C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No. 25-CP-3144
Division PROBATE
IN RE: ESTATE OF DOLORES GARCIA Deceased.

The administration of the estate of DOLORES GARCIA, deceased, whose date of death was September 18, 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.

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 26, 2025.

Personal Representative:
MICHAEL CHARLES MAURER
5346 Palmetto Bluff Road
Hardy, Virginia 24101
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
Dec. 26, 2025; Jan. 2, 2026
25-01934C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No. 25-CP-3300
IN RE: ESTATE OF JANEEN W. STOUT a/k/a JANEEN WEAVER STOUT, Deceased.

The administration of the Estate of JANEEN W. STOUT a/k/a JANEEN WEAVER STOUT, deceased, whose date of death was October 20, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Probate Dept., Naples, Florida 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 the 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 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 first publication of this notice is December 26, 2025.

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 (Sections 732.216-732.228 of the Florida Probate Code) applies or may apply, unless a written demand is made by a creditor as specified in Section 732.2211 of the Florida Probate Code.

Personal Representative:
KAARN J. WEAVER
c/o Cummings & Lockwood LLC
8000 Health Center Boulevard,
Suite 300
Bonita Springs, Florida 34135
Attorney for Personal Representative:
MARY BETH CRAWFORD, ESQ.
Florida Bar No. 0115754
Cummings & Lockwood LLC
8000 Health Center Boulevard,
Suite 300
Bonita Springs, Florida 34135
9349829.1.docx 12/22/2025
Dec. 26, 2025; Jan. 2, 2026
25-01949C

FIRST INSERTION

NOTICE TO CREDITORS
(**Summary Administration**)
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No. 25-CP-3179
Division 02
IN RE: ESTATE OF MARJORIE MACKEY 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 Marjorie Mackey, deceased, File Number 25-CP-3179, 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 September 15, 2025; that the total value of the estate is $23,500.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address
Elizabeth C. Mackey, Trustee of Marjorie Mackey Marital Trust dated 12/10/1991
3 Chappaqua Road
Briarcliff Manor, NY 10510

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is December 26, 2025.

Person Giving Notice:
Linda S. Koch
11 Constitution Way
Morristown, NJ 07960
Attorney for Person Giving Notice:
Amanda Leigh Goodman, Attorney
Florida Bar Number: 105169
GOODMAN BREEN
3838 Tamiami Trail N,
Suite 300
Naples, FL 34103
Telephone: (239) 403-3000
Fax: (239) 403-0010
E-Mail:
agoodman@goodmanbreen.com
Secondary E-Mail:
gbprobate@gmail.com
Dec. 26, 2025; Jan. 2, 2026
25-01940C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION
File No. 2025-CP-003001
Division Probate
IN RE: ESTATE OF ERNEST WILLIAM LINNEMAN Deceased.

The administration of the estate of Ernest William Linneman, deceased, whose date of death was October 18, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Government Complex, 3315 Tamiami Trl E, Ste 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 having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

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

The date of first publication of this notice is December 26, 2025.

Personal Representative:
Christopher M. Linneman
3240 Fort Charles Dr
Naples, FL 34102
Attorney for Personal Representative:
William J. Rubenstein
E-mail Addresses:
wrubenstein@bsk.com,
eservice@bsk.com
Florida Bar No. 0037831
Bond, Schoeneck & King, PLLC
4001 Tamiami Trl N Ste 105
Naples, FL 34103
Telephone: (315) 218-8000
Dec. 26, 2025; Jan. 2, 2026
25-01943C

FIRST INSERTION

NOTICE OF ACTION CONSTRUCTIVE SERVICE PERSONAL PROPERTY
IN THE COUNTY COURT OF COLLIER COUNTY, FLORIDA
Case No: 11-2025-CC-001282-0001-01
Ally Bank v. Ramon Cruz Marino Defendant(s).

TO: Ramon Cruz Marino: 8678 Spier Way E, Naples, FL 34112
Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that a complaint for monetary damages and writ of replevin on personal property arising from contract has been commenced to recover possession of the following personal property, last known to be located in Collier County, Florida, more particularly described as follows:

2021 Chevrolet Silverado 1500
(VIN No:
1GCUYDED7MZ237745)

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, before twenty (28) days after the first publication of this notice and file the original with the clerk of this court either before 02/13/2026 with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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 of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court on the 19 day of December, 2025.

Circuit and County Courts
(SEAL) By: Samantha Strack
Deputy Clerk
LOGS LEGAL GROUP LLP,
Attorneys for Plaintiff,
750 Park of Commerce Blvd.,
Suite 130,
Boca Raton, FL 33487
25-333182 RP01 AYL
Dec. 26, 2025; Jan. 2, 9, 16, 2026
25-01953C

FIRST INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE;

regarding timeshare interest(s) owned by the Obligor(s) (see **Schedule "1"** attached hereto for Obligors and their notice address) at **Charter Club of Naples Bay, a Condominium**, located in **Collier** County, Florida, and more specifically described as follows: Unit Week(s) (**See Exhibit "A-1"**) , in Condominium Parcel (**See Exhibit "A-1"**), in THE CHARTER CLUB OF NAPLES BAY, a Condominium according to the Declarations of Condominium thereof recorded in Official Records Book 857, Page 324; Official Records Book 950, Pages 1562; and Official Records Book 1670, Page 736, Public Records of Collier County, Florida, and all amendments to such instrument. Pursuant to the Declaration(s) /Plan(s) referenced above, **The Charter Club of Naples Bay Owners Association, Inc., a Florida non-profit corporation** (**the "Association"**), did cause a Claim of Lien to be recorded in public records of said county. Obligor is liable for payment in full of amounts as shown in the lien plus costs; and is presently in default of obligation to pay. Trustee is conducting a nonjudicial foreclosure pursuant to Florida Statute 721.855. The Obligor must pay all sums no later than 30 days from the first date of publication by contacting Trustee or the Trustee will proceed with the sale of the timeshare interest at such date, time and location as Trustee will include in the Notice of Sale. The Trustee is: **First American Title Insurance Company, a Nebraska corporation**, duly registered in the state of Florida as an Insurance Company, 400 S. Rampart Blvd, Suite 290, Las Vegas, NV, 89145. **Batch No.: Foreclosure HOA 159082-CCN18-HOA, NOD. Schedule "1"**: Obligors, Notice Address; Dudley G. Taylor and Beryl Taylor, 87 Northern Common, Dronfield Woodhouse S18 8xj, United Kingdom; Janet I. Schreiber and Richard E. Schreiber, C/O Aaronson Law Firm 2180 State Rd 434 W #6136 Longwood, Fl 32779 United States; Ronaldo U. Santos and Maria T. Santos, 3670 106th Ave N Clearwater, Fl 33762-5426 United States; John David Tio and Teresa Mary Tio, C/O Rpc Acquisition Group 250 Paml Coast Pkwy Ne #607 Palm Coast, Fl 32137 United States; Peter S. Sampiere, Sr. and Terry Gagnon Sampiere, C/O Michael Molfetta 3070 Bristol St #580 Costa Mesa, Ca 92626 United States; David Angevine and Donna Angevine, 630 Carpenter St Greenport, Ny 11944 United States; Justin A. Lawson, 391 Cogswell Street Graniteville, Vt 05654 United States. **Exhibit "A-1"**: Contract No., Unit Week No., Condominium Parcel No.; 16735698, 45, 3A; 16737681, 32, 6A; 16739094, 35, 6B; 16742461, 1, 11B; 16743285, 19, 10B; 18131310, 34, 4C; 19015247, 1, 7A.
Dec. 26, 2025; Jan. 2, 2026
25-01947C

FIRST 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-003364
IN RE: ESTATE OF NICHOLAS JAMES PERAZZA, Deceased.

The administration of the estate of Nicholas James Perazza, deceased, whose date of death was January 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, 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 or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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

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

The date of first publication of this notice is December 26, 2025.

KARI PERAZZA,
Personal Representative
4142 Aspen Chase Drive
Naples, Florida 34119
and
2330 Galaxy Way
Lake Orion, Michigan 48360
GEENA KANDEL
Attorney for Petitioner
Florida Bar No. 1019226
Fisher Broyles, LLP
999 Vanderbilt Beach Road,
Suite 200
Naples, Florida, 34108
Telephone: 239- 496-0750
E-mail:
geena.kandel@fisherbroyles.com
Secondary E-mail:
lisa.lye@fisherbroyles.com
Dec. 26, 2025; Jan. 2, 2026
25-01941C

FIRST INSERTION

Notice to Creditors
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL IN AND FOR COLLIER COUNTY, FLORIDA
File No. 2025-CP-3260
Probate Division
IN RE: ESTATE OF REBEKAH BUDZYN, Deceased.

The administration of the estate of REBEKAH BUDZYN, deceased, whose date of death was November 4, 2025, is pending in the Clerk of Courts - Probate, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and of 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 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 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 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 first publication of this Notice is December 26, 2025.

John Paul Akers,
Personal Representative
3180 60 th ST SW
Naples, FL 34116
John Thomas Cardillo, Esq.
Florida Bar #: 0649457
CARDILLO LAW, PLLC
PO Box 808
Naples, FL 34106
Phone: (239) 774-2229
Fax: (239) 774-2494
JT@CardilloLawNaples.com
SJ@CardilloLawNaples.com
Attorney for Personal Representative
Dec. 26, 2025; Jan. 2, 2026
25-01933C

OFFICIAL COURTHOUSE WEBSITES

MANATEE COUNTY
manateeclerk.com

SARASOTA COUNTY
sarasotaclerk.com

CHARLOTTE COUNTY
charlotteclerk.com

LEE COUNTY
leeclerk.org

COLLIER COUNTY
collierclerk.com

HILLSBOROUGH COUNTY
hillsclerk.com

PASCO COUNTY
pascoclerk.com

PINELLAS COUNTY
mypinellasclerk.gov

POLK COUNTY
polkcountyclerk.net

ORANGE COUNTY
myorangeclerk.com

LV20890_V5

Q&A

Q What is a public notice?

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

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

Q Are internet-only legal notices sufficient?

A No. While the internet is clearly a useful resource, websites should not be used as the sole source of a legal notice.

Websites, whether controlled by a government body or a private firm, are not independent, archived, readily available or independently verified.

Newspaper legal notices fulfills all of those standards.

Q Are there different types of legal notices?

A Simply put, there are two basic types - Warning Notices and Accountability Notices.

Warning notices inform you when government, or a private party authorized by the government, is about to do something that may affect your life, liberty or pursuit of happiness. Warning notices typically are published more than once over a certain period.

Accountability notices are designed to make sure citizens know details about their government. These notices generally are published one time, and are archived for everyone to see. Accountability is key to efficiency in government.

Q Who benefits from legal notices?

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

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

Q How much do legal notices cost?

A The price for notices in the printed newspaper must include all costs for publishing the ad in print, on the newspaper's website and to www.floridapublicnotices.com.

The public is well-served by notices published in a community newspaper.

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com
To publish your legal notice email: legal@businessobserverfl.com

LV18237_V28

--- ESTATE / ACTIONS ---

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-3252
IN RE: ESTATE OF MOLLY K. NEIDIGH, Deceased.

The administration of the estate of Molly K. Neidigh, deceased, whose date of death was October 4, 2025, 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 34112-5324. 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.

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 26, 2025.

Samuel R. Neidigh
Personal Representative
10657 Longshore Way East
Naples, FL 34119-7975

John A. Garner
Attorney for Petitioner
Email Addresses:
jgarner@porterwright.com
flprobate@porterwright.com
Florida Bar No. 0569992
Porter Wright Morris & Arthur LLP
9132 Strada Place,
Suite 301
Naples, FL 34108-2976
Telephone: 239-593-2900
Dec. 26, 2025; Jan. 2, 2026
25-01932C

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 11-2025-CA-001316-0001-01
NEW AMERICAN FUNDING LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING
Plaintiff(s), vs.
VALERIE SORGE; INTEGRITY FIRST HOME WATCH CORP.; MCD CAPITAL, LLC; MICHAEL R. STEVENS AS TRUSTEE OF THE MICHAEL R. STEVENS 7/31/2009; THE UNKNOWN SPOUSE OF VALERIE SORGE THE UNKNOWN TENANT IN POSSESSION,
Defendant(s).

TO: VALERIE SORGE
LAST KNOWN ADDRESS:
5791 SHADY OAKS LANE,
NAPLES, FL 34119
CURRENT ADDRESS: UNKNOWN
TO: THE UNKNOWN SPOUSE OF VALERIE SORGE
LAST KNOWN ADDRESS:
5791 SHADY OAKS LANE,
NAPLES, FL 34119
CURRENT ADDRESS: UNKNOWN

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Collier County, Florida, to foreclose certain real property described as follows:

THE WEST ONE-HALF (1/2) OF TRACT 104, GOLDEN GATE ESTATES, UNIT NO. 96, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 94, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Property address: 5791 Shady Oaks Lane, Naples, FL 34119

You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint.

DATED this the 23rd day of December, 2025.

CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY: Mark V. Pomplas
Deputy Clerk

Padgett Law Group
6267 Old Water Oak Road,
Suite 203
Tallahassee, FL 32312
attorney@padgettlawgroup.com
TDP File No. 25-004026-1
Dec. 26, 2025; Jan. 2, 2026
25-01955C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 11-2025-CP-001709-0001-01
IN RE: ESTATE OF ROXANNE M. OWEN Deceased.

The administration of the estate of ROXANNE M. OWEN, Deceased, whose date of death was May 20, 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 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.

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

The date of first publication of this notice is December 26, 2025.

SUZANNE EYTEL,
Personal Representative

Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
Citicentre, Suite P600
2501 Hollywood Blvd.,
Suite 206
Hollywood, FL 33020
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
Jennifer@srblawyers.com
Dec. 26, 2025; Jan. 2, 2026
25-01946C

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

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 11-2025-CP-003275-0001-01
IN RE: ESTATE OF THOMAS Z. HAYWARD, JR.
Deceased.

The administration of the estate of Thomas Z. Hayward, Jr., deceased, whose date of death was July 24, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, 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 26, 2025.

Personal Representative:
Sally M. Hayward
1285 Gulf Shore Blvd. N, Apt. 6C
Naples, Florida 34102
Attorney for Personal Representative:
WILLIAM M. PEARSON, Attorney
Florida Bar Number: 0521949
GUNSTER, YOAKLEY & STEWART
5551 Ridgewood Drive, Suite 501
Naples, Florida 34108
Telephone: (239) 514-1000
Fax: (239) 594-7313
E-Mail: wpearson@gunster.com
Secondary E-Mail:
amendez@gunster.com
Secondary E-Mail:
eservice@gunster.com
Dec. 26, 2025; Jan. 2, 2026
25-01948C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-735
Division PROBATE
IN RE: ESTATE OF ELFRIEDE BOLTE
Deceased.

The administration of the estate of Elfriede Bolte, deceased, whose date of death was September 5, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 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 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 26, 2025.

Personal Representative:
Elisabeth Watcke
767 S. Heritage Creek Way
St. Augustine, Florida 32084
Attorney for Personal Representative:
Jill Burzynski, Attorney
Florida Bar Number: 744931
Burzynski Elder Law
1124 Goodlette Road
Naples, Florida 34102
Telephone: (239) 434-8557
Fax: (239) 434-8695
E-Mail: jjb@burzynskilaw.com
Secondary E-Mail:
acr@burzynskilaw.com
Dec. 26, 2025; Jan. 2, 2026
25-01954C

SAVE TIME
LV10175
E-mail your Legal Notice
legal@businessobserverfl.com

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 01/09/2026 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109. 2005 HEAR TV 1H9GF37295E459105. Last Tenants: ELIA GUERRERO GARCIA AND JUAN JOEL GARCIA and all unknown parties beneficiaries heirs. Sale to be at NHC-FL141, LLC d/b/a MARCO NAPLES RV RESORT, 100 BAREFOOT WILLIAMS ROAD, NAPLES, FL 34113. 813-241-8269.
Dec. 26, 2025; Jan. 2, 2026
25-01950C

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Amrita Life located at 3440 7th Avenue Southwest 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 22nd day of December, 2025
Espinal Krane Alliance INC
Tania Espinal-Krane
December 26, 2025 25-01951C

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that BIBLE FELLOWSHIP CHURCH INC., OWNER, desiring to engage in business under the fictitious name of CYPRESS BIBLE FELLOWSHIP located at 11250 TAMIAMI TRAIL E., NAPLES, FLORIDA 34113 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
December 26, 2025 25-01952C

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND 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: 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

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO. 11-2024-CA-001906-0001-01
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, Plaintiff, vs.
BRADEN J. ADOLPH AND CHERYL BETH ADOLPH, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 10, 2025, and entered in 11-2024-CA-001906-0001-01 of the Circuit Court of the TWENTIETH 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 RCF 2 ACQUISITION TRUST is the Plaintiff and BRADEN J. ADOLPH; CHERYL BETH ADOLPH are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on January 15, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 19, IN BLOCK B, FIDDLER'S CREEK, MARSH COVE – PHASE 2 REPLAT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 61, PAGE 8, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Property Address:
3126 HEATHER GLEN CT,
NAPLES, FL 34114

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

IMPORTANT

AMERICANS WITH DISABILITIES ACT. If you are 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

Dated this 19 day of December, 2025.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
24-230123 - MiM
Dec. 26, 2025; Jan. 2, 2026
25-01920C

SUBSEQUENT INSERTIONS

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

SECOND 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: 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

SECOND INSERTION

NOTICE OF PUBLIC SALE
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

SECOND INSERTION

NOTICE OF PUBLIC SALE
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

SECOND INSERTION

NOTICE OF PUBLIC SALE
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

SECOND INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)
IN THE CIRCUIT COURT OF THE 20th JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
FAMILY DIVISION
CASE NO. 11-2025-DR-002520-FM01-01
IN RE: THE MARRIAGE OF
Olrith Dominique
Petitioner and
Nahomy Petit Frere
Respondent

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

SECOND 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

SECOND INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT)
IN THE CIRCUIT COURT OF THE 20th JUDICIAL CIRCUIT, IN AND FOR Collier COUNTY, FLORIDA
Case No.: 2025DR1628
Division: Family Law
Aryana Michelle Wagner
Petitioner, and
Philippe Peter Wagner
Respondent,

TO: {name of Respondent}
Philippe Peter Wagner
{Respondent's last known address} 445 Palm River Blvd Naples, FL 34110

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.

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

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: 11/17/2025
CLERK OF THE CIRCUIT COURT
(SEAL) By: Yliana Mirabal
Deputy Clerk
Dec. 19, 26, 2025; Jan. 2, 9, 2026
25-01864C

SECOND 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
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

--- ACTIONS / SALES / ESTATE ---

SECOND 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

SECOND 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

SECOND 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.

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

SECOND 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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-002985
IN RE: ESTATE OF BARBARA JOAN SALVADORE, Deceased.

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.

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.

Personal Representative:
DEVON JO SALVADORE
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

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-001851-0001-01
UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VERUS SECURITIZATION TRUST 2023-3,
Plaintiff, v.
DONALD LEROY TRAUT, AS TRUSTE OF THE DONALD LEROY TRAUT REVOCABLE LIVING TRUST, DATED JUNE 28, 2023; et al,
Defendant(s).

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
(Last Known Address: 4751 Gulf Shore Blvd N Apt. 1606, Naples, FL. 34103)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

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 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
PROPERTY ADDRESS: 4751 GULF SHORE BLVD N APT.1606, NAPLES, FL 34103

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.

This notice is provided pursuant to Administrative Order No. 2010-08

WITNESS my hand and the seal of this Court this 09 day of Dec, 2025.

CRYSTAL KINZEL
As Clerk of the Court
(SEAL) By Samantha Strack
As Deputy Clerk

Ghidotti | Berger LLP,
Attorney for Plaintiff,
10800 Biscayne Blvd., Suite 201,
Miami, FL 33161
December 19, 26, 2025 25-01908C

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO.: 11-2025-CA-001187-0001-01
METROPOLITAN LIFE INSURANCE COMPANY,
Plaintiff, vs.
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).

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.

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 set forth in said Judgment, to wit:

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.

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.

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: December 16, 2025
/s/ Brian L. Rosaler
By: Brian L. Rosaler
Florida Bar No.: 0174882.
Attorney for Plaintiff:
Brian L. Rosaler, Esquire
Popkin & Rosaler, P.A.
1701West Hillsboro Boulevard,
Suite 400
Deerfield Beach, FL 33442
Telephone: (954) 360-9030
Facsimile: (954) 420-5187
24-51419
December 19, 26, 2025 25-01903C

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO. 112024CA0004280001XX
WATERWAYS OF NAPLES HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation,
Plaintiff, vs.
DAMION ELLESTON, et al,
Defendant(s).

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 TAMIAMI TRAIL EAST, NAPLES, FL 34112, first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:

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.
A/K/A: 973 CHESAPEAKE BAY CT, NAPLES, FL 34120.

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.

Dated: December 14, 2025.
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

SECOND 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' 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 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:
Mellissa 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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO.: 2025-ca-000770-0001-01
UNION HOME MORTGAGE CORP.,
Plaintiff, vs.
IVANA CALLISON; PINNACLE USA INC.; THE GULFVIEW APARTMENTS OF MARCO ISLAND, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,
Defendants.

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:

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.
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.
PROPERTY ADDRESS: 58 N COLLIER BLVD # 1704, MARCO ISLAND, FL 34145

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.

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

Dated this 15 day of December 2025.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & 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

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

SECOND 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

SECOND INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 7377 Rattlesnake Hammock Rd. Naples, FL 34113 Phone: 239-303-8462 Auction Date 01/06/2026 at 12:15 PM

Magareth Bernardin
Household/personal

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 may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

December 19, 26, 2025 25-01905C

SECOND 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.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 25-01877C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER , FLORIDA
PROBATE DIVISION
File No.: 2025-CP-3157
IN RE: THE ESTATE OF CYRIL WOLFE

The administration of the estate of Cyril Wolfe, deceased, File Number 2025-CP-3157, 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.

Brent Wolfe
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 25-01909C

SECOND INSERTION

NOTICE OF PUBLIC SALE

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

SECOND INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property belonging to those individuals listed below at the location 11201 Tamiami Trail E, Naples Fl 34113. Phone 239-303-8458. Auction date 1/8/2026 at 10:15am.

Lilith McCullough-
Furniture, clothes, paintings
Frito Pierre- Clothes, boxes, luggage
Roque Gonzalez-
Safe, appliances, tools
Jessica Levi- Furniture, clothing, mattress and bedding, luggage

The auction will be listed and advertised on www.storagetreasures.com. Purchase 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 25-01893C

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 01/09/2026 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2010 JAYC mobile home bearing vehicle identification number 1UJBJ0BS2A1CB0114 and all personal items located inside the mobile home. Last Tenant: Steven Verrier and Jamie Louise Herrilko. Sale to be held at: Club Naples RV Resort, 3180 Beck Boulevard, Naples, Florida 34114, 239-455-7275.

December 19, 26, 2025 25-01912C

SECOND INSERTION

NOTICE OF PUBLIC SALE

Pursuant to the Florida Self Storage Lien Act, the owner of a self-storage facility has a lien upon all personal property located at the self-service storage facility for rent or other charges incurred for the storage of the personal property. Due to the failure to pay the rent, the owner is enforcing its lien and intends to sell or otherwise dispose of the personal property located in the rented spaces listed in this notice. THIS NOTICE IS BEING PROVIDED PURSUANT TO Florida STATE LAW BEFORE the sale, the tenants listed may pay the amount necessary to satisfy the lien and the reasonable expenses incurred to redeem the personal property. ADVERTISEMENT OF SALE: Notice is hereby given that the personal property located in the following storage units will be sold by competitive bidding.

Facility Name:
iStorage - 7004 - Naples
Facility Address: 1597 Pine Ridge Rd., Naples, FL 34109 US
Facility Phone:
1+ (239) 597-3262

Description: Entire contents of unit consisting of, but not limited to: Yolima Diaz Perez- Entire contents of unit consisting of, but not limited to: Cleaning Supplies, Lawn Chairs, Vacuum Cleaning, Toilet paper, Napkins, Coats, Trash Bags, Picture Frames, Wagon, Household Goods. Kevin Honnila- Draft Table, Printer, Mats, Scooter, Cooler, Saw, latter, Bike, Household Goods, Clothes.. Bidding: All bidding will take place online at StorageTreasures.com on January 09, 2026, at 11:00am. Property will be sold to the highest bidder.

December 19, 26, 2025 25-01917C

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 01/09/2026 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2000 NEMR mobile home bearing vehicle identification number 1N8RL3221Y0077958 and all personal items located inside the mobile home. Last Tenant: John Nardone and Martin Huot. Sale to be held at: Club Naples RV Resort, 3180 Beck Boulevard, Naples, Florida 34114, 239-455-7275.

December 19, 26, 2025 25-01913C

SECOND INSERTION

NOTICE OF PUBLIC SALE

Pursuant to the Florida Self Storage Lien Act, the owner of a self-storage facility has a lien upon all personal property located at the self-service storage facility for rent or other charges incurred for the storage of the personal property. Due to the failure to pay the rent, the owner is enforcing its lien and intends to sell or otherwise dispose of the personal property located in the rented spaces listed in this notice. THIS NOTICE IS BEING PROVIDED PURSUANT TO Florida STATE LAW BEFORE the sale, the tenants listed may pay the amount necessary to satisfy the lien and the reasonable expenses incurred to redeem the personal property. ADVERTISEMENT OF SALE: Notice is hereby given that the personal property located in the following storage units will be sold by competitive bidding.

Facility Name:
iStorage - 8068 - Naples
Facility Address: 3836 Tollgate Blvd., Naples, FL 34114 US
Facility Phone:
1+ (239) 307-0004

Description: James Roes- Bed parts, tables, chairs, boxes, lamps, TV, glass table top, misc. Furniture.. Antoinette Saintval,-Refrigerators, furniture, large toy car, sofa, other furniture. Robert Palma,- Tool boxes, ladder, tire and rims, boxes, crates, cooler, gas can, scooter, tools, crates, boxes, duel fuel generator.. Bidding: All bidding will take place online at StorageTreasures.com on January 09, 2026, at 11:00am. Property will be sold to the highest bidder.

December 19, 26, 2025 25-01918C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO. 2025-CP-003041
IN RE:
ALFRED J. HACKNEY, II,
Deceased.

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.

Personal Representative:
Alfred J. Hackney, III
1300 Cypress Woods Drive,
Naples, Florida 34103
Personal Representative:
Jeffrey O. Hackney
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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-3265
IN RE: ESTATE OF MICHAEL A. KRENZER,
Deceased.

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 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.

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

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

Personal Representative:
Mark J. Krenzer
Attorney for Personal Representative:
Ryan G. Welker, Esq.
Attorney for Petitioner
WOODWARD PIRES & 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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-3188
Division Probate
IN RE: ESTATE OF RENA M. VOGHEL
Deceased.

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.

Personal Representatives:
James Bunnell
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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-2808
IN RE: ESTATE OF JOHN D. FLANAGAN
Deceased.

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.

Personal Representative:
Susan Patten
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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-2713
IN RE: ESTATE OF JAKOB RITSCHER
Deceased.

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.

Personal Representative:
Stefanie Winsey
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

SECOND 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 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

--- ACTIONS / ESTATE ---

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No: 2025-CP-2814
Division: PROBATE
IN RE: ESTATE OF WIESLAWA MARIA KRZYZAK, a/k/a WIESLAWA KRZYZAK, Deceased.

The Administration of the Estate of WIESLAWA MARIA KRZYZAK, a/k/a WIESLAWA KRZYZAK, Deceased, Case No. 2025-CP-2814, is pending in the Circuit Court of Collier County, Florida, Probate Division, the address of which is the Collier County Court Clerk, 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. 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 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 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 personal representative or curator has no duty to discover whether any property held at the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida 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 or beneficiary as specified under s. 732.221.

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

Co-Personal Representatives:
YVONNE AUGUSCIK
14100 East Tamiami Trail, # 312
Naples, Florida 34114
-and-
WINTHROP KIMBALL TELFORD
10116 Winterview Drive
Naples, Florida 34109
Attorney for Personal Representative:
Christopher E. Mast, P.A.
By: /s/Christopher E. Mast
Christopher E. Mast, Esquire
Florida Bar No: 0858412
1059 5th Avenue North
Naples, Florida 34012-5818
Tele: 239/434-5922
chris@christophermastlaw.com
www.christophermastlaw.com
December 19, 26, 2025 25-01915C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-3026-CP
Division Probate
IN RE: ESTATE OF GEORGE S. SCHAFFER, a/k/a GEORGE SCHAFFER Deceased.

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.

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 Representatives:
HOPE E. STREITMAN
14 Lowell Drive
New York, New York 10956
MICHAEL K. SCHAFFER
1220 Studio Lane
Riverwoods, Illinois 60015
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

SECOND INSERTION

NOTICE OF ACTION – CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO: 23-CA-000177
US Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG ASSET TRUST,
Plaintiff, -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, et. al
Defendant(s)

TO: ELIONA RAMAJ HAJDAR AS PERSONAL REPRESENTATIVE OF THE ESTATE OF ARTHUR P. RAMAJ
167 N COLLIER BLVD, L-3
MARCO ISLAND, FL 34145

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

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, FLORIDA.

Property Address: 167 North Collier Boulevard, Marco Island, FL 34145

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 & 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.

Dated the day of 12/15, 2025

CRYSTAL K. KINZEL
Clerk of the Circuit Court and Comptroller
(SEAL) By: Soraya Diaz
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-000906-22
Case No.: 23-CA-000177
December 19, 26, 2025 25-01894C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-3122
Division Probate
IN RE: ESTATE OF GLENN WAYNE KRAPE JR. Deceased.

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.

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:
Elizabeth A. Krape
2161 Krape Road
Naples, Florida 34120
Attorney for Personal Representative:
Joshua A. Grant, Attorney
Florida Bar Number: 1002763
von Briesen & 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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
File No. 25-CP-3292
Probate Division
IN RE: ESTATE OF PEGGY J. MASON, Deceased

The administration of the estate of Peggy J. Mason, deceased, whose date of death was November 30, 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.

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

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.

Personal Representative:
Thomas W. Mason
c/o Laird A. Lile, PLLC
3033 Riviera Drive, Suite 104
Naples, FL 34103
Attorney for Personal Representative:
Laird A. Lile, Esq.
Attorney for Personal Representative
Florida Bar Number 443141
3033 Riviera Drive, Suite 104
Naples, FL 34103
Telephone: (239) 649-7778
Primary E-Mail:
LLile@LairdALile.com
Secondary E-Mail:
Pamela@LairdALile.com
Langdon Lile
Attorney for Personal Representative
Florida Bar Number 1016810
3033 Riviera Drive, Suite 104
Naples, FL 34103
Telephone: (239) 649-7778
Primary E-Mail:
Langdon@LairdALile.com
Secondary E-Mail:
Pamela@LairdALile.com
December 19, 26, 2025 25-01910C

SECOND INSERTION

NOTICE OF ACTION AGAINST DEFENDANT THE UNKNOWN HEIRS, OR REAL ESTATE BENEFICIARIES OF DAVID L. VARELA, DECEASED
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
Case No.: 11-2025-CA-002187-0001-01
Division: Civil
PNC Bank, National Association
Plaintiff, vs.
The Unknown Heirs, or Real Estate Beneficiaries of David L. Varela, deceased, et al.
Defendants.

To: THE UNKNOWN HEIRS, OR REAL ESTATE BENEFICIARIES OF DAVID L. VARELA, DECEASED
5701 MAYFLOWER WAY NUMBER 1304
AVE MARIA, FL 34142
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) THE UNKNOWN HEIRS, OR REAL ESTATE BENEFICIARIES OF DAVID L. VARELA, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

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

The following described land situated in County of Collier, State of Florida, to-wit:

Unit 1304, Building 13, Phase 2, Mayflower Way Section II, a Condominium, according to the Declaration of Condominium and all its attachments and amendments as recorded in Official Records Book 5580, Page 3531, and any amendments and/or supplements thereto; together with an undivided interest in the common elements appurtenant, all recorded in the Public Records of Collier County, Florida.

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

NOTICE TO PERSONS WITH DISABILITIES

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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court on the 10 day of December, 2025.

CRYSTAL K. KINZEL
CLERK OF THE CIRCUIT COURT
COLLIER COUNTY, FLORIDA
By: /s/ Soraya Diaz
Deputy Clerk

CRAIG P. ROGERS,
Plaintiff's attorney,
P. O. Box 165028,
Columbus, OH 43216-5028
December 19, 26, 2025 25-01904C

SECOND 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 DA TE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The 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

SECOND 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 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, CECHMAN, 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

SECOND 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 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

--- ESTATE / SALES ---

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-3042
IN RE: ESTATE OF
RICHARD J. VAN BELL
Deceased.

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.

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.

Co-Personal Representatives
MARC R. VAN BELL
6100 N. Bay Ridge Avenue
Whitefish Bay, Wisconsin 53217
CHAD D. VAN BELL
16745 Aurora Court
Clive, IA 50325
ANDREW J. KRAUSE
Attorney for Personal Representatives
Florida Bar Number: 0330922
Taft, Stettinius, & 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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
CASE NO.: 2025-CA-000651
PENNYMAC LOAN
SERVICES, LLC,
Plaintiff, v.
BILL F. KELLY, et al.,
Defendants.

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:

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.

Property Address: 2730 4th Street NW, Naples, FL 34120

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.

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 within 60 days after the sale, before the clerk reports the surplus as unclaimed.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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.

SUBMITTED on this 11th day of December, 2025.
TIFFANY & 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 & 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

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
20TH JUDICIAL CIRCUIT, IN AND
FOR COLLIER COUNTY, FLORIDA
CASE NO.:
11-2024-CA-001583-0001-01
U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE
OF THE LB-CABANA SERIES IV
TRUST,
Plaintiff, v.
BRIAN B. RICHARDSON, et al,
Defendant(s).

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:

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.

and commonly known as: 301 ALLEN AVENUE, EVERGLADES CITY, FL 34139 (the "Property").

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 WITHIN 60 DAYS AFTER THE SALE.

IMPORTANT

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.

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@ghidottiberger.com
December 19, 26, 2025 25-01885C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP -2786
Division Probate
IN RE: ESTATE OF
ALBERTO HERNANDEZ

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.

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 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.

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 12/19/2025.

Personal Representative:
Rolando Hernandez
1210 20th Ave NE
Naples, Florida 34120
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: lawofficenm@yahoo.com
December 19, 26, 2025 25-01890C

SECOND INSERTION

NOTICE TO CREDITORS
(**summary administration**)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-3009
Division Probate
IN RE: ESTATE OF
HARRIET C. BENDER
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 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:

NAME ADDRESS
Jill Bender Schwartz, Trustee of
the Harriet C. Bender Inter Vivos
Trust dated June 15, 1995
3373 Cayman Lane
Naples, FL 34119

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

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

Person Giving Notice:
Jill Bender Schwartz
3373 Cayman Lane
Naples, FL 34119
Attorney for Person Giving Notice:
Nancy J. Gibbs, Esq.
E-mail Addresses:
nancy@sgnapleslaw.com
Florida Bar No. 15547
Skrivan & Gibbs, PLLC
1110 Pine Ridge Road, Suite 300
Naples, FL 34108
December 19, 26, 2025 25-01897C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
DIVISION: CIVIL
CASE NO.
11-2025-CC-002091-0001-01
THE CHARTER CLUB OF
MARCO BEACH CONDOMINIUM
ASSOCIATION, INC., a Florida
non-profit corporation,
Plaintiff, vs.
DAVID DICKINSON AND
DEANN DICKENSON N/K/A
DEANN M. BAKER,
Defendants.

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:

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 Public Records of Collier County, Florida, and all Amendments thereto, if any.

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 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;

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No.: 2025-CP-2877
Probate Division
IN RE: THE ESTATE OF
SONYA R. POTOCHNEY

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.

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.

Jacquelyne Howell
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 25-01911C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE TWENTIETH JUDICIAL
CIRCUIT COURT IN AND
FOR COLLIER, FLORIDA
PROBATE DIVISION
File No.: 2025-CP-3132
IN RE: THE ESTATE OF
MICHAEL J. FLYNN

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.

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.

Patricia A. Flynn Dredze
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 25-01901C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
Case No.
11-2018-CA-001140-0001-XX
GENERAL JURISDICTION
DIVISION
First Guaranty
Mortgage Corporation,
Plaintiff, vs.
KELLI M. CROCKETT, et al.,
Defendants.

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:

THE WEST 165 FEET OF 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.

TAX ID: 40621480001

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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.

Dated this 10th day of December, 2025.

BROCK & SCOTT, PLLC
Attorney for Plaintiff
4919 Memorial Hwy, Suite 135
Tampa, FL 33634
Phone: (954) 618-6955
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 24-F01608
December 19, 26, 2025 25-01860C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
CASE NO. 2025-CP-003007
PROBATE
IN RE: THE ESTATE OF
FRANCISCA A. BERRIOS,
Deceased.

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.

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.

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.

/s/ Colette J. Kellerhouse
COLETTE J. KELLERHOUSE,
Personal Representative
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

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.

STEPS TO FIX ENTITLEMENTS

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

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.

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 effect, 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:

l. Repeal immediately the payroll tax.

2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.

3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.

4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.

5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.

6. Finance payments under items 2, 3 and 4 out of gen-

eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

> "All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.
>
> "The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.
>
> "The third is the additional cost to the taxpayers.
>
> "To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the col1ection 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.