

## COLLIER COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

### FIRST INSERTION

#### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-000210 Division Probate IN RE: ESTATE OF JOHN A. RITT Deceased.

The administration of the estate of John A. Ritt, deceased, whose date of death was December 8, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 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 February 6, 2026.

**Personal Representative:**  
**STEVEN J. RITT**  
11968 Ironwood Avenue N.  
Stillwater, Minnesota 55082  
Attorney for Personal Representative:  
**HAHN LOESER & PARKS LLP**  
5811 Pelican Bay Boulevard, Suite 650  
Naples, Florida 34108  
Telephone: (239) 552-2978  
Fax: (239) 451-4027  
**KYLE T. MORDEW**  
Florida Bar Number: 1022234  
E-Mail: kmordev@hahnlaw.com  
Secondary E-Mail:  
cpiglia@hahnlaw.com  
Secondary E-Mail:  
kintriago@hahnlaw.com  
**ALLISON B. CHRISTENSEN**  
Florida Bar Number: 1035165  
E-Mail: achristensen@hahnlaw.com  
Secondary E-Mail:  
hrodriguez@hahnlaw.com  
Secondary E-Mail:  
sifuentes@hahnlaw.com  
21221994.1  
Jan. 30; Feb. 6, 2026 26-00201C

### FIRST INSERTION

#### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-108 Division 02 IN RE: ESTATE OF SOFRONIA TULIAO SHEEHAN Deceased.

The administration of the estate of Sofronia Tuliao Sheehan, deceased, whose date of death was August 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 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 February 6, 2026.

**Personal Representatives:**  
**Renie Arnold Coballes**  
2101 Williams Drive  
Havre De Grace, MD 21078  
**Cynthia Lagasca**  
3043 Settlers Parkway  
Elgin, IL 60124  
Attorney for Personal Representatives:  
**James E. Kerr, Attorney**  
Florida Bar Number: 0521728  
Henderson, Franklin,  
Starnes & Holt, P.A.  
3451 Bonita Bay Boulevard,  
Suite 206  
Bonita Springs, Florida 34134  
Telephone: (239) 344-1100  
Fax: (239) 344-1200  
E-Mail: james.kerr@henlaw.com  
Secondary E-Mail:  
denise.edwards@henlaw.com  
February 6, 13, 2026 26-00204C

### FIRST INSERTION

#### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY FLORIDA PROBATE DIVISION File No. 26-CP-0167 IN RE: ESTATE OF MAURINE L. BEYER, Deceased.

The administration of the estate of Maurine L. Beyer, deceased, whose date of death was January 1, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 E. Tamiami Trail 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 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 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: February 6, 2026.

**Larry A. Levine**  
**Personal Representative**  
Charles M. Kelly, Jr.  
Attorney for Petitioner  
Florida Bar No. 364495  
Kelly, Passidomo & Kelly, LLP  
2390 Tamiami Trail North, Suite 204  
Naples, Florida. 34103  
Telephone: (239) 261-3453  
Email: ckelly@flinttrust.com  
Secondary Email:  
groupservice@flinttrust.com  
February 6, 13, 2026 26-00202C

### FIRST INSERTION

#### NOTICE TO CREDITORS IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-212 IN RE: ESTATE OF DIANE M. BEYER, Deceased.

The administration of the estate of Diane M. Beyer, deceased, whose date of death was December 6, 2025, File Number 2026-CP-212, 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 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 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 February 6, 2026.

**Personal Representative:**  
**Anthony J. Dimora, Esq.**  
606 Bald Eagle Drive, Suite #500  
Marco Island, Florida 34145  
Attorney for Personal Representative:  
Ryan G. Welker, Esquire  
Florida Bar Number: 1044912  
WOODWARD, PIRES  
& LOMBARDI, P.A.  
606 Bald Eagle Drive,  
Suite #500  
Marco Island, Florida 34145  
Telephone Number: (239) 394-5161  
Primary E-Mail:  
rwwelker@wpl-legal.com  
Secondary E-Mail:  
aelbe@wpl-legal.com  
February 6, 13, 2026 26-00205C

### FIRST INSERTION

#### NOTICE OF PUBLIC SALE

To satisfy the owner's storage lien, PS Retail Sales, LLC will sell at public lien sale on February 24, 2026, the personal property in the below-listed units, which may include but are not limited to household and personal items, office and other equipment. The public sale of these items will begin at 09:30 AM and continue until all units are sold. The lien sale is to be held at the online auction website, www.storagetreasures.com, where indicated. For online lien sales, bids will be accepted until 2 hours after the time of the sale specified.

**PUBLIC STORAGE # 00121, 13191 Tamiami Trl E, Naples, FL 34114, (239) 610-1150 Time: 09:30 AM**  
**Sale to be held at www.storagetreasures.com.**

1022 - Barbour, Thomas; 1057 - Espeut, April; 2187 - Goberman, Travis A; 2242 - Viegas, Greg; 3085 - Peoples, Andrew; 3159 - Quick, Mary Elizabeth; 4015 - Morse, Rosalyn; 4231 - Lazenby, Cheri; 4327 - Pierre, Guibens; 5113 - Koster-Carbonaro, Deanna; 5157 - Chadwick, Mary

**PUBLIC STORAGE # 00131, 8705 Addison Place Dr, Naples, FL 34119, (239) 944-5375 Time: 09:45 AM**  
**Sale to be held at www.storagetreasures.com.**

1333 - Stylish Pools Dejanovski, Nikola; 2108 - Turkle, Jason; 2819 - Joseph, Linda; 3325 - espinosa, Herminio

**PUBLIC STORAGE # 22131, 1361 Airport Rd S, Naples, FL 34104, (239) 430-0200 Time: 10:00 AM**  
**Sale to be held at www.storagetreasures.com.**

2014 - Woods, Bradrick; 3018 - Mcquoid, Cecil; 3033 - Jackson, Rochelle; 4017 - Lee, Michael; 4032 - Anaya, Stephanie; 4114 - Sheridan, Sally

**PUBLIC STORAGE # 25428, 15800 Old 41 North, Naples, FL 34110, (941) 212-2707 Time: 10:15 AM**  
**Sale to be held at www.storagetreasures.com.**

A009 - Sarge Construction Consultants, LLC brown, Demarcus; B012 - Thompson, Jordan; E003 - austin, Aaron; E023 - Sequeiros, Tania; E059 - Smith, Christie

**PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127 Time: 10:30 AM**  
**Sale to be held at www.storagetreasures.com.**

A1091 - javorsky, Gladys; A1116 - Magnuson, Kelly; A151 - Rose, Cassandra; A512 - javorsky, Gladys; A652 - Francois, Kiesha; A932 - Quartarone, Joseph; B009 - landcape abilities Steele, Derek; D141 - Watral, Jon; D171 - Stylish Pools Dejanovski, Nikola; H375 - Franz, Michele; I411 - Davis, Gigi; I418 - Perez-Drawdy, Rachel

**PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925 Time: 11:45 AM**  
**Sale to be held at www.storagetreasures.com.**

A2164 - Doonan, Marya; A2367 - Valle, Guillermo; A3107 - turino, Charles; A3175 - Bair, Meredith; B1111 - chiurco, Damian; A932 - Moran, Patricia; C2151 - Lluch, Mario; D1147 - Moncada, Sabrina Sacco; D2124 - Barbosa Hill, Myrka; D2137 - santos, Sharllane dos; F1238 - Thibodeau, Bernadette; F1351 - rios, francisco; F2258 - Chavez, Adrian; F2346 - Meissner, Jami

**PUBLIC STORAGE # 26659, 3807 White Lake Blvd, Naples, FL 34117, (239) 920-5315 Time: 12:00 PM**  
**Sale to be held at www.storagetreasures.com.**

1074 - fernandez, Cristina; 1127 - Hoagland, Nancy; 1153 - Dally, Sierra; 1160 - Steele, Cara; 1177 - Zambrano, Patricia; 1228 - Kirtley, Brook; 1268 - Fuller, Jay Arie; 1270 - Montes, Richard; 1315 - Kish, Stephanie; 1393 - Chandler, Richard; 2261 - Santiago, Stephanie; 2321 - Sanabria, Anabelle; 2357 - Guzman, Salvador; 2422 - White, Jennifer; 2477 - Jean, Gesnal; 2495 - Vilorio, Aslin; 2518 - Gilmore, Donald; 2529 - PasquelAnderson, Tiffany; 2566 - Barrero, Renata

Public sale terms, rules, and regulations will be made available prior to the sale. All sales are subject to cancellation. We reserve the right to refuse any bid. Payment must be in cash or credit card-no checks. Buyers must secure the units with their own personal locks. To claim tax-exempt status, original RESALE certificates for each space purchased is required. By PS Retail Sales, LLC, 701 Western Avenue, Glendale, CA 91201. (818) 244-8080.

February 6, 13, 2026

26-00207C

### FIRST INSERTION

#### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2026-CP-000120-0001-01 IN RE: ESTATE OF RIVERA GARAIICOA MARIA PIEDAD, Deceased.

The administration of the estate of Rivera Garaicoa Maria Piedad, deceased, whose date of death was June 26, 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, 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 February 6, 2026.

**Personal Representative:**  
**Manuel Fabian Bustamante Rivera**  
1311 Jaybird Way  
Naples, Florida 34105  
Attorney for Personal Representative:  
Andrew Ponnock  
Florida Bar Number: 195420  
10100 West Sample Road, 3rd floor  
Coral Springs, FL 33065  
Telephone: (954) 340-4051  
Fax: (800) 809-1774  
E-Mail: andy@ponnocklaw.com  
February 6, 13, 2026 26-00203C

### FIRST INSERTION

#### Notice of Sale

Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; inspect 1 week prior @ the lienor facility; cash or cashier check; any person interested ph (954) 563-1999

Sale Date February 27th, 2026 @ 10:00 AM at each individual repair facility.

41544 2023 Rolls VIN#: SCAT-V0C09PU219138 Repair Facility: Rolls Royce Motor Cars Naples 900 Tamiami Trl Naples 239-280-5105 Lien Amt \$23,746.01

February 6, 2026 26-00208C

### 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 Blue Leaf Consulting located at 1100 Commercial Blvd in the City of Naples, Collier, FL 34104 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 3rd day of February, 2026

All Green Landscape Management LLC  
February 6, 2026 26-00224C

### 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 thirteen leaves consulting co. located at 1100 Commercial Blvd ste 120 in the City of Naples, Collier, FL 34104 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 3rd day of February, 2026

Christina Brown  
February 6, 2026 26-00225C

### 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 Sunstate Plumbing & Gas located at Undisclosed in the City of Naples, Collier, FL 34104 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 28th day of January, 2026

William Howard  
February 6, 2026 26-00209C

### FIRST INSERTION

#### NOTICE OF PUBLIC SALE: THE LOCK UP SELF STORAGE at 2295 Tamiami Trail E, Naples, FL 34112 will sell the contents of the following units to satisfy a lien to the highest bidder on February 25, 2026 by 10:00 AM at WWW.STORAGETREASURES. COM. All goods must be removed from the unit within 48 hours. Unit availability subject to prior settlement of account.

Unit 1107 - Marc Rodriguez - bags, clothing, misc. items.  
February 6, 13, 2026 26-00222C

## PUBLISH YOUR LEGAL NOTICE

Call 941-906-9386

or email legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE  
**Business  
Observer**  
LV20878 V.16

--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF ACTION (2894 22ND SE, Naples, Florida 34117) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2488

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: JORGE A. ROBLES MARTINEZ LAST KNOWN ADDRESS: 801 BRICKELL KEY BLVD., #3304 MIAMI, FLORIDA 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

The East 75 feet of Tract 62, GOLDEN GATE ESTATES UNIT NO. 87, according to the plat thereof, as recorded in Plat Book 5 Page 26, of the Public Records of Collier County, Florida.

Together with all rents, issues and profits. Property Address: 2894 22ND AVE. SE, NAPLES, FLORIDA 34117

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00198C

FIRST INSERTION

NOTICE OF ACTION (3702 66th Ave. NE, Naples Florida 34120) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2394

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: WATER TECHNOLOGIES OF SOUTH WEST FLORIDA LAST KNOWN ADDRESS: 2361 GARNER ROAD ALVA, FLORIDA 33920

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

THE EAST 105 FEET OF TRACT 89, GOLDEN GATE ESTATES UNIT NO. 46, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE 31, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Together with all rents, issues and profits. Property Address: 3702 66th Ave. NE, Naples, Florida 34120

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00196C

FIRST INSERTION

NOTICE OF ACTION (2894 22ND SE, Naples, Florida 34117) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2488

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: WATER TECHNOLOGIES OF SOUTH WEST FLORIDA LAST KNOWN ADDRESS: 2361 GARNER ROAD ALVA, FLORIDA 33920

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

The East 75 feet of Tract 62, GOLDEN GATE ESTATES UNIT NO. 87, according to the plat thereof, as recorded in Plat Book 5 Page 26, of the Public Records of Collier County, Florida.

Together with all rents, issues and profits. Property Address: 2894 22ND AVE. SE, NAPLES, FLORIDA 34117

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00200C

FIRST INSERTION

NOTICE OF ACTION (4122 10TH Ave SE, Naples, Florida 34117) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2759

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: WATER TECHNOLOGIES OF SOUTH WEST FLORIDA LAST KNOWN ADDRESS: 2361 Garner Road Alva, Florida 33920

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

THE WEST 150 FEET OF TRACT 122, GOLDEN GATE ESTATE UNIT NO. 83, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PRE 22, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Together with all rents, issues and profits. Property Address: 4122 10th Ave. SE, Naples, Florida 34117

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00191C

FIRST INSERTION

NOTICE OF ACTION (4173 58th Avenue NE, Naples, Florida) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2787

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: JORGE A. ROBLES MARTINEZ LAST KNOWN ADDRESS: 765 CRANDON BLVD., #112 KEY BISCAZYNE, FLORIDA 33149

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

The West 75 feet of the East 180 feet of Tract 61, GOLDEN GATE ESTATE UNIT NO. 40, according to the plat thereof, as recorded in Plat Book 7, Page 25, of the Public Records of Collier County, Florida.

Together with all rents, issues and profits. Property Address: 4173 58th Avenue NE, Naples, Florida 34120

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00192C

FIRST INSERTION

NOTICE OF ACTION (4173 58th Avenue NE, Naples, Florida) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2787

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: ROMA PARTNERS LLC LAST KNOWN ADDRESS: 1390 BRICKELL AVENUE, SUITE 200 MIAMI, FLORIDA 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

The West 75 feet of the East 180 feet of Tract 61, GOLDEN GATE ESTATE UNIT NO. 40, according to the plat thereof, as recorded in Plat Book 7, Page 25, of the Public Records of Collier County, Florida.

Together with all rents, issues and profits. Property Address: 4173 58th Avenue NE, Naples, Florida 34120

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00193C

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION Case No.: 25-CC-1351

The Roman Plaza Condominium Association, Inc. 886 Park Avenue Marco Island, FL 34145 Plaintiff, -vs- Slobodan Robert Kondic, Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of foreclosure dated January 26, 2026 and entered in 11-2025-CC-001351-0001-01 of the County Court of the Twentieth Judicial Circuit Court in and for Collier County, Florida, wherein THE ROMAN PLAZA CONDOMINIUM ASSOCIATION, INC. is the Plaintiff and SLOBODAN ROBERT KONDIC is the Defendant.

Crystal K. Kinzel as the Clerk of the Circuit Court of Collier County will sell to the highest and best bidder for cash, in the 1st Floor (Lobby 3rd Floor) of the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, beginning at 11:00 a.m. on MARCH 19, 2026, the following described real property as set forth in the Final Judgment:

UNIT 502, THE ROMAN PLAZA, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 3564, PAGES 1920, AS AMENDED, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, PARCEL ID NO. 70960000280, commonly known as 886 PARK AVENUE, UNIT 502, MARCO ISLAND, FL 34145.

Any person or entity 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 with the Clerk before the clerk reports the surplus as unclaimed, in accordance with § 45.031 Fla. Stat. (2025).

DATED: This 29th day of January, 2026.

LAW OFFICES OF WILLIAM G. MORRIS, P.A. By: /s/ William G. Morris William G. Morris, Esq. Florida Bar No: 321613 247 North Collier Blvd., Suite 202 Marco Island, FL 34145 Tel.: (239) 642-6020 Fax: (239) 642-0722 Email: e-service@wgmorrislaw.com Attorney for Plaintiff February 6, 13, 2026 26-00188C

FIRST INSERTION

NOTICE OF ACTION (2894 22ND SE, Naples, Florida 34117) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2488

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: ROMA PARTNERS LLC LAST KNOWN ADDRESS: 1390 BRICKELL AVENUE, SUITE 200 MIAMI, FLORIDA 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

The East 75 feet of Tract 62, GOLDEN GATE ESTATES UNIT NO. 87, according to the plat thereof, as recorded in Plat Book 5 Page 26, of the Public Records of Collier County, Florida.

Together with all rents, issues and profits. Property Address: 2894 22ND AVE. SE, NAPLES, FLORIDA 34117

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00199C

FIRST INSERTION

NOTICE OF ACTION (4122 10TH Ave SE, Naples, Florida 34117) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2394

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: JORGE A. ROBLES MARTINEZ LAST KNOWN ADDRESS: 765 CRANDON BLVD., #12 Key Biscayne, 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

THE WEST 150 FEET OF TRACT 122, GOLDEN GATE ESTATE UNIT NO. 83, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PRE 22, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Together with all rents, issues and profits. Property Address: 4122 10th Ave. SE, Naples, Florida 34117

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00189C

FIRST INSERTION

NOTICE OF ACTION (3702 66th Ave. NE, Naples Fl 34120) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2394

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: ROMA PARTNERS LLC LAST KNOWN ADDRESS: 765 CRANDON BLVD., #12 Key Biscayne, 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

THE EAST 105 FEET OF TRACT 89, GOLDEN GATE ESTATES UNIT NO. 46, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE 31, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Together with all rents, issues and profits. Property Address: 3702 66TH Ave. NE, Naples, Florida

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00195C

FIRST INSERTION

NOTICE OF ACTION (4173 58th Avenue NE, Naples, Florida) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2787

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: WATER TECHNOLOGIES OF SOUTH WEST FLORIDA LAST KNOWN ADDRESS: 2361 GARDNER ROAD ALVA, FLORIDA 33920

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

The West 75 feet of the East 180 feet of Tract 61, GOLDEN GATE ESTATE UNIT NO. 40, according to the plat thereof, as recorded in Plat Book 7, Page 25, of the Public Records of Collier County, Florida.

Together with all rents, issues and profits. Property Address: 4173 58th Avenue NE, Naples, Florida 34120

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00194C

FIRST INSERTION

NOTICE OF ACTION (3702 66th Ave. NE, Naples Fl 34120) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 25-CA-2394

TRYON STREET ACQUISITION TRUST I, Plaintiff, v. CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.

TO: JORGE A. ROBLES MARTINEZ LAST KNOWN ADDRESS: 765 CRANDON BLVD., #12 Key Biscayne, 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

THE EAST 105 FEET OF TRACT 89, GOLDEN GATE ESTATES UNIT NO. 46, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE 31, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Together with all rents, issues and profits. Property Address: 3702 66TH Ave. NE, Naples, Florida

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026 CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Samantha Strack as Deputy Clerk

Ronald B. Cohn, Esq., Burr & Forman LLP, 201 North Franklin Street, Suite 3200, Tampa, Florida 33602 51105989 v1 February 6, 13, 2026 26-00197C

--- ESTATE / ACTIONS / SALES ---

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY FLORIDA  
PROBATE DIVISION  
File No. 25-CP-003404  
IN RE: ESTATE OF  
ROGER A. SHOW

**Deceased.**  
The administration of the estate of Roger A. Show, deceased, whose date of death was November 2, 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 34112-5324. 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, 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 February 6, 2026.

**Personal Representatives:**

**Roger T. Show**  
681 Stewart Avenue  
North Aurora, Illinois 60542

**Rose M. Bartelli**  
260 Hampshire Lane  
Village of Lakewood, Illinois 60014

Attorney for Personal Representatives:  
/s/ Thomas F. LaTorre  
THOMAS F. LATORRE, ESQ.  
Attorney for Personal Representatives  
Florida Bar Number: 1044329  
SAFE HARBOR LAW FIRM  
27821 S. Tamiami Trail, Suite 2  
Bonita Springs, Florida 34134  
Telephone: (239) 317-3116  
E-Mail: tom@safeharborlawfirm.com  
February 6, 13, 2026 26-00206C

FIRST INSERTION

**NOTICE OF ACTION**  
Count IV

IN THE CIRCUIT COURT, IN AND FOR COLLIER COUNTY, FLORIDA.

**CASE NO.: 11-2025-CA-002308 HOLIDAY INN CLUB VACATIONS INCORPORATED**

**Plaintiff, vs. GRENNAN ET.AL., Defendant(s).**

To: BURNIS KILPATRICK, JR. and RUBY L. KILPATRICK AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF RUBY L. KILPATRICK

And all parties claiming interest by, though, under or against Defendant(s) BURNIS KILPATRICK, JR. and RUBY L. KILPATRICK AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF RUBY L. KILPATRICK

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

WEEK/UNIT: 47/401 of Sunset Cove Resort and Suites Condominium, a condominium according to the Declaration there-of recorded in Official Records Book 3698, Page 2185 of the Public Records of Collier County, Florida, and all amendments thereto if any, together with the remainder over in fee simple absolute, as tenant in common with the owners of Timeshare Estates in the herein described Condominium parcel in that percentage interest determined

and established by aforesaid Declaration of Condominium Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, 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.

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 [describe notice]; if you are hearing or voice impaired, call 711.

Crystal K. Kinzel  
CLERK OF THE CIRCUIT COURT  
COLLIER COUNTY, FLORIDA  
Jerry E. Aron,  
Plaintiff's attorney,  
801 Northpoint Parkway, Suite 64,  
West Palm Beach, Florida, 33407  
February 6, 13, 2026 26-00218C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA

**File No. 2025-CP-2139**  
**Division: Probate**  
**IN RE: ESTATE OF**  
**ROBERT E. BOYLE**  
**Deceased.**

The administration of the Estate of Robert E. Boyle, deceased, whose date of death was July 21, 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 Co-Personal Representatives and the Co-Personal Representatives' attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against the Decedent's estate on whom a copy of this Notice 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 the Decedent's estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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 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 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 2/6, 2026.

**Co-Personal Representatives:**

**NANCY K. BOYLE**  
14603 Gateway Point Circle  
Orlando, Florida 32821

**TRACY E. EGAN**  
907 Jackson Avenue  
Naperville, Illinois 60540

**BRIAN R. BOYLE**  
304 Edgewater Way  
Surf City, North Carolina 28445

Attorneys for  
Co-Personal Representatives:  
M. TRAVIS HAYES, ESQ.  
Florida Bar No. 27883  
GUNSTER, YOAKLEY  
& STEWART, P.A.  
5551 Ridgewood Drive, Suite 501  
Naples, Florida 34108-2719  
Attorney E-mail: thayes@gunster.com  
Secondary E-mail:  
jstevenson@gunster.com  
Secondary E-mail:  
snieder@gunster.com  
Telephone: (239) 514-1000  
Facsimile: (239) 236-0299  
ACTIVE:38945536.1  
February 6, 13, 2026 26-00220C

FIRST INSERTION

**NOTICE OF ACTION**  
Count I

IN THE CIRCUIT COURT, IN AND FOR COLLIER COUNTY, FLORIDA.

**CASE NO.: 11-2025-CA-002308 HOLIDAY INN CLUB VACATIONS INCORPORATED**

**Plaintiff, vs. GRENNAN ET.AL., Defendant(s).**

To: MARGARET C. GRENNAN and WALTER G. GRENNAN AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF WALTER G. GRENNAN

And all parties claiming interest by, though, under or against Defendant(s) MARGARET C. GRENNAN and WALTER G. GRENNAN AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF WALTER G. GRENNAN

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

WEEK/UNIT: 31/406 of Sunset Cove Resort and Suites Condominium, a condominium according to the Declaration there-of recorded in Official Records Book 3698, Page 2185 of the Public Records of Collier County, Florida, and all amendments thereto if any, together with the remainder over in fee simple absolute, as tenant in common with the owners of Timeshare Estates in the herein described Condominium parcel in that percentage interest determined

and established by aforesaid Declaration of Condominium Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, 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.

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 [describe notice]; if you are hearing or voice impaired, call 711.

Crystal K. Kinzel  
CLERK OF THE CIRCUIT COURT  
COLLIER COUNTY, FLORIDA  
Jerry E. Aron,  
Plaintiff's attorney,  
801 Northpoint Parkway, Suite 64,  
West Palm Beach, Florida, 33407  
February 6, 13, 2026 26-00216C

FIRST INSERTION

**NOTICE OF ACTION**  
Count V

IN THE CIRCUIT COURT, IN AND FOR COLLIER COUNTY, FLORIDA.

**CASE NO.: 11-2025-CA-002308 HOLIDAY INN CLUB VACATIONS INCORPORATED**

**Plaintiff, vs. GRENNAN ET.AL., Defendant(s).**

To: LUANN PANDORF and DOROTHY J. PANDORF AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF DOROTHY J. PANDORF

And all parties claiming interest by, though, under or against Defendant(s) LUANN PANDORF and DOROTHY J. PANDORF AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF DOROTHY J. PANDORF

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

WEEK/UNIT: 29/206 of Sunset Cove Resort and Suites Condominium, a condominium according to the Declaration there-of recorded in Official Records Book 3698, Page 2185 of the Public Records of Collier County, Florida, and all amendments thereto if any, together with the remainder over in fee simple absolute, as tenant in common with the owners of Timeshare Estates in the herein described Condominium parcel in that percentage interest determined

and established by aforesaid Declaration of Condominium Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, 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.

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 [describe notice]; if you are hearing or voice impaired, call 711.

Crystal K. Kinzel  
CLERK OF THE CIRCUIT COURT  
COLLIER COUNTY, FLORIDA  
Jerry E. Aron,  
Plaintiff's attorney,  
801 Northpoint Parkway, Suite 64,  
West Palm Beach, Florida, 33407  
February 6, 13, 2026 26-00219C

FIRST INSERTION

**NOTICE OF SALE**

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

**CIVIL DIVISION**  
**CASE NO.: 25-CC-001815**

**TERRACE I AT THE NATIONAL CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation,**  
**Plaintiff, vs.**  
**PABLO ARMANDO HOYOS GOMEZ, et al., Defendants.**

Notice is hereby given pursuant to a Final Judgment of Lien Foreclosure filed the 28th day of January, 2026, and entered in case No. 25-CC-1815 in the County Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein TERRACE I AT THE NATIONAL CONDOMINIUM ASSOCIATION, INC. is the Plaintiff and PABLO ARMANDO HOYOS GOMEZ and LILJET B. MOSQUEDA SOZA are the Defendants. That I will sell to the highest and best bidder for cash at the Collier County Courthouse, 3rd Floor Lobby, Courthouse Annex, 3315 East Tamiami Trail, Naples, FL 34112 on March 19, 2026 at 11:00 a.m., the following described property as set forth in said Final Summary Judgment of Foreclosure, to-wit:

Unit No. 433, of Phase II, of TERRACE I AT THE NATIONAL, a Phase Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 6020, Page 1115, of the Public Records of Collier County, Florida, as amended.

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 sixty (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 the Administrative Services Manager whose office is located at 3315 Tamiami Trail, Naples, FL 34112, or call (941) 774-8800 within two working days of your receipt of this Notice; if you are hearing or voice impaired call 1-800-955-8771.

Dated on this 30th day of January, 2026.  
By: Keith H. Hagman, Esq.  
Florida Bar No.: 0112445  
PAVESE LAW FIRM  
Attorneys for Plaintiff  
P.O. Box 1507  
Fort Myers, Florida 33902  
Telephone: (239) 334-2195  
Primary Email:  
keithhagman@paveselaw.com  
Secondary:  
glendahaskell@paveselaw.com  
February 6, 13, 2026 26-00210C

FIRST INSERTION

**NOTICE OF ACTION**  
Count II

IN THE CIRCUIT COURT, IN AND FOR COLLIER COUNTY, FLORIDA.

**CASE NO.: 11-2025-CA-002308 HOLIDAY INN CLUB VACATIONS INCORPORATED**

**Plaintiff, vs. GRENNAN ET.AL., Defendant(s).**

To: PEGGY CELLA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF PEGGY CELLA and JOHN CELLA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JOHN CELLA

And all parties claiming interest by, though, under or against Defendant(s) PEGGY CELLA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF PEGGY CELLA AND JOHN CELLA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JOHN CELLA

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

WEEK/UNIT: 26/704 of Sunset Cove Resort and Suites Condominium, a condominium according to the Declaration there-of recorded in Official Records Book 3698, Page 2185 of the Public Records of Collier County, Florida, and all amendments thereto if any, together with the remainder over in fee simple absolute, as tenant in common with the owners of Timeshare Estates in the herein described

Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condominium Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, 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.

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 [describe notice]; if you are hearing or voice impaired, call 711.

Crystal K. Kinzel  
CLERK OF THE CIRCUIT COURT  
COLLIER COUNTY, FLORIDA  
Jerry E. Aron,  
Plaintiff's attorney,  
801 Northpoint Parkway, Suite 64,  
West Palm Beach, Florida, 33407  
February 6, 13, 2026 26-00217C

FIRST INSERTION

**NOTICE OF ACTION**  
(4122 10TH Ave SE,  
Naples, Florida 34117)

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

**CIVIL ACTION**  
**CASE NO. 25-CA-2759**

**TRYON STREET ACQUISITION TRUST I, Plaintiff, v.**

**CARTRA EQUITY NAPLES, LLC, GUILLERMO CARRILLO, WATER TECHNOLOGIES OF SOUTH WEST FLORIDA, LLC, NEW CENTURY INTERNATIONAL, L.L.C., JORGE A. ROBLES MARTINEZ, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants.**

TO: ROMA PARTNERS LLC  
LAST KNOWN ADDRESS:  
765 Crandon Blvd., #12  
Key Biscayne, Florida 33131

You are notified that an action to foreclosure has been filed against you related to the property more particularly described as follows:

THE WEST 150 FEET OF TRACT 122, GOLDEN GATE ESTATE UNIT NO. 83, AC-

CORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PRE 22, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. Together with all rents, issues and profits.

Property Address: 4122 10th Ave. SE, Naples, Florida 34117

You are required to serve a copy of your written defenses to it, if any, on Ronald B. Cohn, Esq., of Burr & Forman LLP, whose address is 201 North Franklin Street, Suite 3200, Tampa, Florida 33602, on or before 30 days of publication, and file the original with the Clerk of this Court 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: 01/29/2026  
CRYSTAL K. KINZEL  
Clerk of the Court  
(SEAL) By: Samantha Strack  
as Deputy Clerk

Ronald B. Cohn, Esq.,  
Burr & Forman LLP,  
201 North Franklin Street,  
Suite 3200,  
Tampa, Florida 33602  
51105989 v1  
February 6, 13, 2026 26-00190C

FIRST 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-002143-0001-01**  
**THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation,**  
**Plaintiff, vs.**

**DANIEL G. MACERO, DANIEL S. MACERO, MARK MACERO, LISA ANN PEASE, TRACIE L. BANNON A/K/A TRACIE L. CHAPDELAIN AND THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST DANIEL G. MACERO, 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 FEBRUARY 26, 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. 44 in Condominium Parcel 602 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  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
49909  
February 6, 13, 2026 26-00187C

2364 Fruitville Road  
Sarasota, FL 34237  
Toll Free Tel No. (888) 715-9212  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
49909  
February 6, 13, 2026 26-00187C

**PUBLISH YOUR LEGAL NOTICE**  
Email: [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)  
Business Observer

**Q&A**  
Who benefits from legal notices?  
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&A

## Q What is a public notice?

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 fulfill 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](http://www.floridapublicnotices.com).

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

### --- ESTATE/ SALES ---

#### FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
File No.  
11-2025-CP-002629-0001-01  
Division: Probate  
IN RE: ESTATE OF  
HECTOR J. LECLAIR  
Deceased.

The administration of the estate of Hector J. LeClair, 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 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 February 6, 2026.

#### Personal Representative:

**Susan L. Lachance**  
6075 Fairway Court  
Naples, Florida 34110

Attorney for Personal Representative:  
Hayley E. Donaldson, Attorney  
Florida Bar Number: 1002236

Sheppard Law Firm  
9100 College Pointe Court  
Fort Myers, FL 33919  
Telephone: (239) 334-1141  
Fax: (239) 334-3965  
E-Mail: [donaldson@sbshlaw.com](mailto:donaldson@sbshlaw.com)  
Secondary E-Mail:  
[tcorsini@sbshlaw.com](mailto:tcorsini@sbshlaw.com)

February 6, 13, 2026 26-00213C

#### FIRST INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE COUNTY COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA COUNTY ACTION  
Case No. 25-CC-3073

**HADLEY PLACE HOMEOWNERS' ASSOCIATION, INC., a Florida not for profit corporation,**

Plaintiff, vs.

**ANDREY MIKHAYLOVICH**

**BENGARD; INGA**

**ALEKSANDROVNA BENGARD;**

**UNKNOWN OCCUPANT NO. 1; and**

**UNKNOWN OCCUPANT NO. 2,**

Defendants.

Notice is hereby given that, the Clerk of the Circuit Court for Collier County will on March 19, 2026, at 11:00 AM in the Collier County Courthouse, 1st Floor Customer Service Department, Multipurpose Room, 3315 Tamiami Trail East, Naples, Florida 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida:

Lot 32, HADLEY PLACE WEST, according to the plat as recorded in Plat Book 63 Pages 20 through 21, of the Public Records of Collier County, Florida.

and commonly known as 720 Hadley Street W, Naples, Florida 34104; in accordance with the Final Judgment of Foreclosure entered January 26, 2026 in a case pending in said Court, the

style of which is indicated above and the docket number of which is 25-CC-3073.

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 Administrative Court Services Manager, whose office is located at 3315 Tamiami Trail East, 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.

s/ Meredith Peck Ralston  
Meredith Peck Ralston, Esq.  
Attorney for Plaintiff Association

Florida Bar No. 106581  
PECK & PECK, P.A.  
5200 Tamiami Trail North, Suite 101  
Naples, Florida 34103

Telephone: 239-263-9811

Facsimile: 239-263-9818

E-mail

[meredith@peckandpecklaw.com](mailto:meredith@peckandpecklaw.com)

[service@peckandpecklaw.com](mailto:service@peckandpecklaw.com)

February 6, 13, 2026 26-00211C

#### FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
Case No. 25-CP-002924

IN RE:  
**JEAN PANARO,**  
Deceased.

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

The administration of the Jean Panaro, deceased, whose date of death was June 23, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative 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 has been served must file their claims with this Court WITHIN 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 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

Notwithstanding the time period set forth above, any claim filed two (2) years or more after the decedent's date of death is barred.

The date of first publication of this notice is February 6, 2026.

#### Janine T. Carrillo

**Personal Representative**

110 Grandview Avenue

Nanuet, New York 10954

Caleb W. Pringle, Esquire

Attorney for Personal Representative

Florida Bar Number: 118863

Caleb W. Pringle, P.A.

2125 First Street,

Suite 200

Fort Myers, FL 33901

Phone: (239) 332-4717

Fax: (239) 332-4718

Email:

[caleb@strayhornandstrayhornlaw.com](mailto:caleb@strayhornandstrayhornlaw.com)

Second Email: [kristine@strayhornandstrayhornlaw.com](mailto:kristine@strayhornandstrayhornlaw.com)

February 6, 13, 2026 26-00221C

LV20906\_V11



**SAVE TIME**

Email your Legal Notice

[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com) • Deadline Wednesday at noon • Friday Publication

--- ESTATE / SALES / ACTIONS ---

FIRST INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT  
OF THE TWENTIETH JUDICIAL  
CIRCUIT OF FLORIDA  
IN AND FOR COLLIER COUNTY  
GENERAL JURISDICTION  
DIVISION  
CASE NO.  
**11-2025-CA-002205-0001-01**  
**NEW AMERICAN FUNDING, LLC**  
**FKA BROKER SOLUTIONS INC.**  
**DBA NEW AMERICAN FUNDING,**  
**Plaintiff, vs.**  
**JASON BROWN, et al.,**  
**Defendant.**  
To: CAROL A. ROGERS  
11125 29 MILE ROAD,  
WASHINGTON, MI 48095  
LAST KNOWN ADDRESS STATED,  
CURRENT RESIDENCE UNKNOWN  
YOU ARE HEREBY NOTIFIED that  
an action to foreclose Mortgage covering  
the following real and personal  
property described as follows, to-wit:  
THE NORTH 75 FEET OF THE  
SOUTH 180 FEET OF TRACT  
65, GOLDEN GATE ESTATES  
UNIT 45, ACCORDING TO  
THE PLAT THEREOF AS RE-  
CORDED IN PLAT BOOK 7,  
PAGE 30, OF THE PUBLIC RE-

CORDS OF COLLIER COUN-  
TY, FLORIDA.  
has been filed against you and you are  
required to file a copy of your written  
defenses, if any, to it on Jacqueline T.  
Levine, Esq, McCalla Raymer Leibert  
Pierce, LLP, 225 East Robinson Street,  
Suite 155, Orlando, FL 32801 and file  
the original with the Clerk of the above-  
styled Court on or before 30 days from  
the first publication, otherwise a Judg-  
ment may be entered against you for the  
relief demanded in the Complaint.  
WITNESS my hand and seal of said  
Court on the 29 day of January, 2026  
CRYSTAL K. KINZEL  
CLERK OF COURT  
OF COLLIER COUNTY  
As Clerk of the Court  
(SEAL) BY: Samantha Strack  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street,  
Suite 155,  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: AccountsPayable@mccalla.com  
25-13104FL  
February 6, 13, 2026 26-00212C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
CASE NO.  
**11-2025-CP-003410-0001-01**  
**PROBATE**  
**IN RE: THE ESTATE OF**  
**VIRGINIA BINGLE,**  
**Deceased.**  
The administration of the estate of  
VIRGINIA BINGLE, deceased, whose  
date of death was December 6, 2025,  
is pending in the Circuit Court of the  
Twentieth Judicial Circuit in and for  
Collier County, Florida, Probate Divi-  
sion, the address of which is 3315  
Tamiami Trail East, Suite 102, Naples,  
Florida 34112. The names and address-  
es of the personal representative and  
the personal representative's attorney  
are set forth below.  
All creditors of the decedent and oth-  
er 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 sur-  
viving spouse is property to which the  
Florida Uniform Disposition of Com-

munity Property Rights at Death Act  
as described in ss. 732.216-732.228,  
Florida Statutes, applies, or may apply,  
unless a written demand is made by a  
creditor as specified under s. 732.2211,  
Florida Statutes.  
All other creditors of the decedent  
and other persons having claims or de-  
mands against decedent's estate must  
file their claims with this court WITH-  
IN 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 the first publication of  
this Notice is: February 6, 2026.  
**MARGARET MARY BASIC,**  
**Personal Representative**  
1136 Bald Eagle Drive, Apt. No. 204  
Marco Island, Florida 34145  
**FREDERICK C. KRAMER,**  
Attorney for Personal Representative  
Florida Bar No. 230073  
**KRAMER KELLERHOUSE,**  
**CHARTERED**  
950 North Collier Boulevard, Suite 101  
Marco Island, Florida 34145  
(239) 394-3900  
serviceofcourtdocument@  
marcoislandlaw.com  
February 6, 13, 2026 26-00223C

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 26-CP-234  
Division Probate  
IN RE: ESTATE OF  
KATHLEEN E. BARTON  
Deceased.  
The administration of the estate of  
Kathleen E. Barton, deceased, whose  
date of death was December 23, 2025,  
is pending in the Circuit Court for Col-  
lier County, Florida, Probate Division,  
the address of which is 3315 Tamiami  
Trail East, Naples, FL 34112. The names  
and addresses of the personal representa-  
tive and the personal representative's  
attorney are set forth below.  
All creditors of the decedent and oth-  
er 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 de-  
mands against decedent's estate must  
file their claims with this court WITH-  
IN 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 sur-  
viving spouse is property to which the  
Florida Uniform Disposition of Com-  
munity 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 speci-  
fied 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 February 6, 2026.  
**Personal Representative:**  
**Robert S. Barton**  
4750 5th Avenue NW  
Naples, FL 34119  
Attorney for Personal Representative:  
Nancy J. Gibbs, Esq.  
E-mail Addresses:  
nancy@sgnapleslaw.com,  
cameron@sgnapleslaw.com  
Florida Bar No. 15547  
Skrivan & Gibbs, PLLC  
1110 Pine Ridge Road, Suite 300  
Naples, FL 34108  
Telephone: (239) 597-4500  
February 6, 13, 2026 26-00214C

FIRST 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-001874-0001-01**  
**THE CHARTER CLUB OF**  
**MARCO BEACH CONDOMINIUM**  
**ASSOCIATION, INC., a Florida**  
**non-profit corporation,**  
**Plaintiff, vs.**  
**PHILIP J. FRAWLEY AND**  
**JANET A. FRAWLEY,**  
**Defendant(s).**  
COMES NOW, Plaintiff, THE CHAR-  
TER CLUB OF MARCO BEACH  
CONDOMINIUM ASSOCIATION,  
INC., by and through its undersigned  
counsel, hereby gives Notice of Fore-  
closure Sale by the Clerk of Circuit  
and County Courts of Collier County,  
Florida, will on Thursday, February 26,  
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 follow-  
ing described property situated in Col-  
lier County, Florida:  
Unit Week No. 34 in Condo-  
minium Parcel 805 of THE  
CHARTER CLUB OF MARCO  
BEACH, a Condominium ac-  
cording 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 Fore-  
closure 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 with-  
in 60 days after the sale.  
IF YOU ARE A PERSON WITH  
A DISABILITY WHO NEEDS ANY  
ACCOMMODATION IN ORDER TO  
PARTICIPATE IN THIS PROCEED-  
ING, YOU ARE ENTITLED, AT NO  
COST TO YOU, TO THE PROVI-  
SION OF CERTAIN ASSISTANCE.  
PLEASE CONTACT: COURT OP-  
ERATIONS 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  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
49859  
February 6, 13, 2026 26-00215C

SUBSEQUENT INSERTIONS

--- ACTIONS / ESTATE ---

SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURTS OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
CIVIL DIVISION  
Case No. 25-CA-1638  
**PELICAN LAKE PROPERTY**  
**OWNERS ASSOCIATION OF**  
**COLLIER COUNTY, INC.,**  
**Plaintiff, v.**  
**JEFF D. KIRKWOOD; et al.**  
**Defendants.**  
TO: CERTIFIED DIESEL REPAIR,  
INC.  
YOU ARE NOTIFIED that an ac-  
tion has been filed against you for fore-  
closure of Plaintiff's lien for such un-  
paid amounts due to the above-named  
Plaintiff for the following premises lo-  
cated in Collier County, Florida:  
Lot 30, Block E of PELICAN  
LAKE R.V. RESORT UNIT  
TWO, according to the Plat  
thereof, as recorded in Plat Book  
28 Page 98, of the Public Records of  
Collier County, Florida.  
Property Address: 4778 South-

ern Breeze Dr., Naples, FL 34114.  
You are required to serve a copy of  
your written defenses, if any, to this  
action on the Plaintiff's attorney, Jo-  
seph A. Bare, Esq., Varnum, LLP, 4501  
Tamiami Trail North, Suite 350, Na-  
ples, FL 34103, within thirty (30) days  
after the first date of publication of this  
Notice, and file the original with the  
Clerk of this Court either before  
service on the Plaintiff's attorney or  
immediately thereafter; otherwise, a  
default will be entered against you for  
the relief demanded in the complaint  
or petition.  
DATED on this 21st day of January,  
2026.  
Crystal Kinzel,  
Clerk of the Court  
(SEAL) By: Christine Sanner  
AS Deputy Clerk  
Plaintiff's attorney,  
Joseph A. Bare, Esq.,  
Varnum, LLP,  
4501 Tamiami Trail North, Suite 350,  
Naples, FL 34103  
Jan. 30; Feb. 6, 13, 20, 2026  
26-00142C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No. 25-CP-3439  
IN RE: ESTATE OF  
**MARIE C. BEEMSTERBOER**  
Deceased.  
The administration of the estate of  
Marie C. Beemsterboer, deceased,  
whose date of death was November 5,  
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 address-  
es of the personal representative and  
the personal representative's attorney  
are set forth below.  
All creditors of the decedent and oth-  
er 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 sur-  
viving spouse is property to which the  
Florida Uniform Disposition of Com-  
munity Property Rights at Death Act  
as described in ss. 732.216-732.228,  
Florida Statutes, applies, or may apply,

unless a written demand is made by a  
creditor as specified under s. 732.2211,  
Florida Statutes. The written demand  
must be filed with the clerk.  
All other creditors of the decedent  
and other persons having claims or de-  
mands against decedent's estate must  
file their claims with this court WITH-  
IN 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 January 30, 2026.  
**Personal Representative:**  
**Marie Manny**  
4041 Gulf Shore Blvd North #101  
Naples, Florida 34103  
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  
Jan. 30; Feb. 6, 2026 26-00146C

SUBSEQUENT INSERTIONS

--- PUBLIC SALES / ESTATE ---

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: 571  
Airport Pulling Rd N Naples, FL 34104  
Auction Date: 02/19/2026 Time: 10:15  
am  
Richard Egbert Electric bikes  
Kimesha Riley Household Goods  
Christopher Kane Household Goods  
The auction will be listed and adver-  
tised on www.storageexpress.com.  
Purchases must be made with cash only  
and paid at the above referenced facil-  
ity 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.  
Jan. 30; Feb. 6, 2026 26-00168C

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: 3697  
Kramer Dr Naples, FL 34109 on Tues-  
day, February 17, 2026 at 11:15 AM  
Deanna Dodge  
Furniture, boxes, mattress, totes.  
The auction will be listed and adver-  
tised on www.storageexpress.com.  
Purchases must be made with cash only  
and paid at the above referenced facil-  
ity 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.  
Jan. 30; Feb. 6, 2026 26-00148C

SECOND INSERTION

**Notice of Self Storage Sale**  
Please take notice Midgard Self Storage  
- Naples Two located at 15600 Old US  
41 N Naples FL 34110 intends to hold a  
sale to sell the property stored at the Fa-  
cility by the below list of Occupants who  
are in default at an Auction. The sale  
will occur as an online auction via www.  
storageauctions.com on 2/20/2026 at  
1:00 PM. Unless stated otherwise the  
description of the contents are house-  
hold goods, furnishings and garage es-  
sentials. Marcos Gonzalez unit #1134;  
Jesus Marquez unit #2025; Taylor Lee  
unit #2130; Yosvel Basart unit #S0153;  
Andrew Osinski unit #S0329; Jaime  
Bernal unit #S03B15; Roger Fitch  
unit #S3D05; Lawrence Tshivule unit  
#S4103. This sale may be withdrawn at  
any time without notice. Certain terms  
and conditions apply. See manager for  
details.  
Jan. 30; Feb. 6, 2026 26-00151C

SECOND INSERTION

**NOTICE OF PUBLIC SALE**  
Extra Space Storage will hold a public  
auction to sell personal property de-  
scribed below belonging to those in-  
dividuals listed below at the location  
indicated: 7391 Rattlesnake Hammock  
Rd. Naples, FL 34113 Phone: 239-303-  
8462. Auction on 02/17/2026 at 12:15  
Pm  
Ariel Valle-Hinojosa  
Personal /household  
The auction will be listed and adver-  
tised on www.storageexpress.com.  
Purchases must be made with cash only  
and paid at the above referenced facil-  
ity 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.  
Jan. 30; Feb. 6, 2026 26-00147C

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:  
2/17/2026 at 10:45am  
Tenant Name: Frazier Keiondrae  
General Description of Property: Misc.  
Personal Items  
Tenant Name: Wilber Campos

General Description of Property:  
Tenant Name: Miguel Bey  
General Description of Property:  
The auction will be listed and adver-  
tised on www.storageexpress.com.  
Purchases must be made with cash only  
and paid at the above referenced facil-  
ity 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.  
Jan. 30; Feb. 6, 2026 26-00159C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
Case No: 2025.CP-3183  
IN RE: ESTATE OF  
**Gregory Lakin**  
Deceased.  
The Administration of the estate of  
Gregory Lakin, deceased, is pending in  
the Circuit Court for Collier County,  
Florida, Probate Division, the address  
of which is 3315 Tamiami Trail, 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 oth-  
er 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 FIRST  
PUBLICATION OF THIS NOTICE OR  
30 DAYS AFTER THE DATE OF SER-  
VICE OF A COPY OF THIS NOTICE  
ON THEM.

All other creditors of the de-  
cedent and other persons having  
claims or demands against the  
decedent's estate must file their  
claims with this court WITHIN  
3 MONTHS AFTER THE DATE  
OF THE FIRST PUBLICATION OF  
THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN  
THE TIME PERIODS SET FORTH IN  
SECTION 733.702 OF THE FLORIDA  
PROBATE CODE WILL BE FOREV-  
ER 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 January 30, 2026  
**Personal Representative:**  
**Jeremy Lakin,**  
**Personal Representative**  
Attorney for Personal Representative:  
boakey@naplesattorney.biz  
Bar No: 99076  
780 5th Ave. South, Ste 200  
Naples, FL 34102  
239-963-2897  
Jan. 30; Feb. 6, 2026 26-00156C

SECOND INSERTION

**NOTICE TO CREDITORS**  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No.  
**11-2026-CP-000154-0001-01**  
IN RE: ESTATE OF  
**KATHLEEN KAY MCGOWAN**  
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 Kathleen Kay  
McGowan, deceased, File Number 11-  
2026-CP-000154-0001-01, by the Cir-  
cuit 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 November 16, 2025; that the total  
value of the estate is \$1,089.62 and  
that the names and addresses of those  
to whom it has been assigned by such  
order are:  
Name Address  
Kayle Allen f/k/a  
Kayle Lynne McGowan  
600 Saratoga Circle, Unit 104  
Naples, Florida 34104  
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. NOTWITH-  
STANDING ANY OTHER APPLI-  
CABLE 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 January 30, 2026.  
**Person Giving Notice:**  
**Kayle Allen**  
f/k/a Kayle Lynne McGowan  
600 Saratoga Circle, Unit 104  
Naples, Florida 34104  
Attorney for Person Giving Notice  
FLORIDA WILLS & TRUSTS LAW  
Dana M. Fragakis, J.D., LL.M./  
FL Bar #: 351740  
For the Firm  
999 Vanderbilt Beach Rd., Ste 200  
Naples, FL 34108  
Telephone: (239) 331-7977  
Facsimile: (800) 394-0792  
E-Mail: dana@flwillsandtrustslaw.com  
Secondary E-Mail:  
leslie@flwillsandtrustslaw.com  
Attorney for Petitioner  
Jan. 30; Feb. 6, 2026 26-00165C

**PUBLISH YOUR LEGAL NOTICE**  
Call 941-906-9386  
and select the appropriate County  
name from the menu.  
or email  
legal@businessobserverfl.com



**What makes public notices in newspapers superior to other forms of notices?**  
Public notices in newspapers are serendipitous. When readers page through a newspaper, they will find important public notice information they otherwise would not find anywhere else.  
Rarely do consumers specifically search online for public notices.

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
20th JUDICIAL CIRCUIT IN AND  
FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**CASE NO.:**  
**11-2025-CP-003361-001-01**  
**IN RE: ESTATE OF**  
**LISA MARIE BIANCA,**  
**Deceased.**

The administration of the Estate of LISA MARIE BIANCA, deceased, whose date of death was December 14, 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 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 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 January 30, 2026.

**Personal Representative:**

**OLGA BIANCA**

6700 Dennis Circle, Apt A101

Naples, FL 34104

Attorney for Personal Representative:

FLORIDA TRUST

& ESTATE COUNSEL

2605 Ponce de Leon Blvd

Coral Gables, FL 33134

Telephone: 305-441-7091

/s/ Michael V. Arroyave

MICHAEL V. ARROYAVE, ESQ.

FBN: 88540

Direct Email:

Michael@FTECounsel.com

For Service of Documents only:

Service@FTECounsel.com

Jan. 30; Feb. 6, 2026

26-00174C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
**File No.: 11 2026 CP 800101**  
**IN RE: ESTATE OF**  
**RUTH A. TROTSKY,**  
**Deceased.**

The administration of the estate of RUTH A. TROTSKY, deceased, whose date of death was April 23, 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 or cura-

tor 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 or a beneficiary 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 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: January 30, 2026.

**John Pierzakowski**

**Personal Representative**

951 S. Lincoln Gardens Court

La Porte, Indiana 46350

Andrew L Clark

Attorney for Personal Representative

Florida Bar No. 1033240

BARNES WALKER, GOETHE,

PERRON, SHEA & JOHNSON, PLLC

3119 Manatee Avenue West

Bradenton, FL 34205

Telephone: (941) 741-8224

Email: aclark@barneswalker.com

Secondary Email:

mcarmichael@barneswalker.com

Jan. 30; Feb. 6, 2026

26-00185C

## SECOND INSERTION

**Notice to Creditors**  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL IN AND FOR  
COLLIER COUNTY, FLORIDA  
**File No. 2026-CP-155**  
**Probate Division**  
**IN RE: ESTATE OF**  
**SANDRAL HUGHES,**  
**Deceased.**

The administration of the estate of SANDRAL L. HUGHES, deceased, whose date of death was December 05, 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 de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT 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 January 30, 2026.

**James Yoder,**

**Personal Representative**

360 Charlemagne Blvd. # D-102

Naples, FL 34112

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

Jan. 30; Feb. 6, 2026

26-00175C

## SECOND INSERTION

**NOTICE OF PUBLIC SALE**  
Notice of Public Auction for monies due on storage units. The auction will be held on February 19, 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

NAME	UNIT	BALANCE
Alvin Gato	D17	337.73
Liana Clifford	B7	565.7
Jose Morales	C9	521.7

Jan. 30; Feb. 6, 2026 26-00161C

**NOTICE OF SALE**  
IN THE CIRCUIT CIVIL COURT OF  
THE TWENTIETH JUDICIAL  
CIRCUIT OF FLORIDA, IN AND  
FOR COLLIER COUNTY  
CIVIL DIVISION  
**Case No.**  
**11-2025-CA-001965-0001-01**  
**WILMINGTON SAVINGS FUND**  
**SOCIETY, FSB, NOT IN ITS**  
**INDIVIDUAL CAPACITY BUT**  
**SOLELY AS TRUSTEE FOR**  
**CHNGE MORTGAGE TRUST**  
**2023-3**  
**Plaintiff, vs.**

**JOSEPH H RAYL, RITA ELAINE RAYL, LESINA AT HAMMOCK BAY CONDOMINIUM ASSOCIATION, INC., AND UNKNOWN TENANTS/OWNERS, Defendants.**  
Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on January 20, 2026, 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:

**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 January 30, 2026.

**Personal Representative:**

**ANDREA M. SIGLER**

5945 Dalton Fox Lake Road

North Lawrence, OH 44666

Attorney for Personal Representative:

ROBERT H. EARDLEY, ESQ.

Florida Bar No. 500631

Law Office of Robert H. Eardley, P.A.

1415 Panther Lane, Suite 108

Naples, FL 34109

Telephone: (239) 591-6776

Email: robert@swflorida-law.com

Jan. 30; Feb. 6, 2026 26-00166C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 26-CP-141**  
**Division Probate**  
**IN RE: ESTATE OF**  
**JAMES ARTHUR MINES**  
**Deceased.**

The administration of the estate of James Arthur Mines, deceased, whose date of death was October 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 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 January 30, 2026.

**Personal Representative:**

**Nancy J. Gibbs**

1110 Pine Ridge Road, Suite 300

Naples, FL 34108

Attorney for Personal Representative:

Nancy J. Gibbs, Esq.

E-mail Addresses:

nancy@sgnapleslaw.com,

cameron@sgnapleslaw.com

Florida Bar No. 15547

Skrivan & Gibbs, PLLC

1110 Pine Ridge Road,

Suite 300

Naples, FL 34108

Telephone: (239) 597-4500

Jan. 30; Feb. 6, 2026 26-00170C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
**(summary administration)**  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
**CASE NO. 25-CP-3433**  
**IN RE: ESTATE OF**  
**JUDITH S. BRENNAN,**  
**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 Judith S. Brennan, deceased, Case No 25-CP-3433, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112-5324; that the decedent's date of death was July 22, 2025; and that the total value of the estate is \$0.00.

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 written demand must be filed with the clerk.

The date of first publication of this Notice is January 30, 2026.

**Person Giving Notice:**

**Kathleen E. Waters**

138 Wood Rd.

Somers, CT 06071

Attorney for Person Giving Notice:

Melissa D. Stubbs, Esq.

Florida Bar No. 1018975

Wilson and Johnson, P.A.

2425 Tamiami Trail N.,

Suite 211

Naples, Florida 34103

Telephone: (239) 436-1500

E-mail Addresses:

mdstubbs@naplesstatelaw.com

2nd: yhamat@naplesstatelaw.com

4915-4110-6571, v.1

Jan. 30; Feb. 6, 2026 26-00172C

## SECOND INSERTION

UNIT 605, OF LESINA AT HAMMOCK BAY, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORDS BOOK 4194, PAGE 1626, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND ALL AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED INTEREST IN THE COMMON ELEMENTS. and commonly known as: 1050 BOR-

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 26-CP-174**  
**IN RE: ESTATE OF**  
**JOAN M. MACERO**  
**Deceased.**

The administration of the Estate of JOAN M. MACERO, deceased, whose date of death was December 28, 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 34112-5324. 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, 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 January 30, 2026.

**KEVIN D. MACERO**

**Personal Representative**

1966 W. Cleveland Street

Fayetteville, Arkansas 72701

ANDREW J. KRAUSE, Attorney

Florida Bar Number: 0330922

Taft Stettinius & Hollister LLP

9130 Galleria Court, Ste. 104

Naples, Florida 34109

Telephone: (239) 497-8362

E-Mail: akrause@taflaw.com

Secondary E-Mail: shaas@taflaw.com

Jan. 30; Feb. 6, 2026 26-00177C

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No.**  
**11-2026-CP-000098-0001-01**  
**IN RE: ESTATE OF**  
**PATRICIA ANN ZYLLA a/k/a**  
**Patricia A. Zylla,**  
**Deceased.**

The administration of the Estate of Patricia Ann Zylla a/k/a Patricia A. Zylla, deceased, whose date of death was August 31, 2024, 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 34112-5324. 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.

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.

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

SECOND INSERTION

**HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1 NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS**

Notice is hereby given that the Hyde Park Community Development District 1 ("District") intends to use the uniform method of collecting non-ad valorem special assessments to be levied by the District pursuant to Section 197.3632, Florida Statutes. The Board of Supervisors of the District will conduct a public hearing on February 27, 2026 at 10:00 a.m., at the offices of Coleman, Yovanovich & Koester, P.A., Northern Trust Bank Building, 4001 Tamiami Trail N., Suite 300, Naples,

Florida 34103.

The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem special assessments to be levied by the District on properties located on land included in, or to be added to, the District (the "Uniform Method").

The District may levy non-ad valorem special assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services, and improvements within and without the boundaries of the District, to consist of, among other things, roadway improvements, stormwater management system, water, wastewater and reclaim water utilities, landscape/hardscape/irrigation improvements, recreational

amenities, and/or any other lawful improvements or services of the District.

Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the Uniform Method. This hearing is open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing may be continued to a date, time, and location to be specified on the record at the hearing. There may be occasions when Supervisors or District Staff may participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in the hearing and/or meeting is asked to contact the District Manager's office at 2300 Glades

Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010, at least forty-eight (48) hours before the hearing and/or meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8771 who can aid you in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the hearing is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager  
Jan. 30; Feb. 6, 13, 20, 2026

26-00180C

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-001937-0001-01

**THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation, Plaintiff, vs. MEREDITH MAZZEO A/K/A MEREDITH MOSHER, THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST MEREDITH MAZZEO A/K/A**

**MEREDITH MOSHER, Defendants.**

COMES NOW, Plaintiff, THE CHARTER CLUB OF MARCO BEACH, 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 THURSDAY, FEBRUARY 26, 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. 41 in Condominium Parcel 805 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  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
49912  
Jan. 30; Feb. 6, 2026

26-00182C

SECOND INSERTION

**NOTICE TO CREDITORS THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION**

File No. 26-CP-0156  
IN RE: ESTATE OF ALLEN KORANDA, Deceased.

The administration of the estate of Allen Koranda, deceased, whose date of death was July 8, 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. 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 January 30, 2026.

**Personal Representatives:**

**Jennifer Evans**  
4901 Gulf Shore Blvd. N., Apt. 180  
Naples, FL 34103  
**Kenneth R. Koranda**  
4951 Gulf Shore Blvd. N., Apt. 902  
Naples, FL 34103

Attorney for Personal Representatives: Brad A. Galbraith  
Florida Bar No. 0494291  
Galbraith Weatherbie Law, PLLC  
999 Vanderbilt Beach Road, Suite 410  
Naples, FL 34108  
Telephone: 239.325.2300  
E-Mail Addresses: bgalbraith@gwtrust.law  
ewhittier@gwtrust.law  
Jan. 30; Feb. 6, 2026

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY FLORIDA PROBATE DIVISION**

File Number: 11-2025-CP-003440-0001-01  
IN RE: ESTATE OF JOSEPH C. LANDICINO, Deceased.

The administration of the estate of JOSEPH C. LANDICINO, deceased, whose date of death was September 16, 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 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 January 30, 2026.

**Personal Representative:**

**GILDA HOREY**  
8379 Borboni Court  
Naples, Florida 34114  
Attorney for Personal Representative: Jo-Anne Herina Jeffreys, Esq.  
Florida Bar Number: 99471  
Jo-Anne Herina Jeffreys, Esq. PA  
3701 9th Street N, Suite 300  
Naples, Florida 34103  
Telephone: (239) 260-4384  
Fax: (239) 790-5258  
E-Mail: jhjeffreys@joannejeffreyslaw.com  
Jan. 30; Feb. 6, 2026

26-00145C

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA**

PROBATE DIVISION  
File No. 2026-CP-000169  
IN RE: ESTATE OF GERALD W. LAMARSH, Deceased.

The administration of the estate of GERALD W. LAMARSH, deceased, whose date of death was November 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, 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.

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 January 30, 2026.

**Personal Representative:**

**LIISA TIENHAARA**  
a/k/a **SIRKKA LIISA TIENHAARA**  
Attorneys for Personal Representative: EDWARD E. WOLLMAN  
Florida Bar Number: 0618640  
E-Mail: ewollman@wga-law.com  
Secondary E-Mail: pleadings@wga-law.com  
PATRICK COURVILLE  
Florida Bar Number: 0115708  
Email: pcourville@wga-law.com  
Secondary E-Mail: pleadings@wga-law.com  
Attorneys for Personal Representative: WOLLMAN GEHRKE & ASSOCIATES, P.A.  
2235 Venetian Court, Suite 5  
Naples, Florida 34109  
Telephone: (239) 435-1533  
Fax: (239) 435-1433  
Jan. 30; Feb. 6, 2026

26-00164C

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA**

File No. 26-CP-0137  
Probate Division  
IN RE: ESTATE OF ROBERT S. CAMPBELL, Deceased

The administration of the estate of Robert S. Campbell (also known as Robert Sanders Campbell, Jr. and Robert S. Campbell, Jr.), deceased, whose date of death was November 29, 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 de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is January 30, 2026.

**Personal Representative:**

**Kristin A. Campbell**  
c/o Laird A. Lile, PLLC  
3033 Riviera Drive, Suite 104  
Naples, FL 34103

Attorneys 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  
Jan. 30; Feb. 6, 2026

26-00144C

SECOND INSERTION

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

CIVIL ACTION  
Case No. 25-CA-2840

**WILLIAM A. YOUNG, Plaintiff, v.**

**LOUISE CHEREVATY, UNKNOWN SPOUSE OF LOUISE CHEREVATY; LESINA AT HAMMOCK BAY CONDOMINIUM ASSOCIATION, INC.; and any Unknown Tenants in Possession, Defendants.**

TO: Louise Cherevaty (unknown place of residence)

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

Condominium Unit #206, LESINA AT HAMMOCK BAY, a condominium together with an undivided interest in the common elements, according to the Declaration of Condominium thereof recorded in O.R. Book 4194, Page 1626, as amended from time to time, of the Public Records of Collier County, Florida.

a/k/a: 1050 Borghese Lane #206, Naples, Florida 34114

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Lenore T. Brakefield, attorney for Plaintiff, whose address is listed below on or before February 23, 2026, a date which is 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 serve on Plaintiff's attorney or immediately thereafter, otherwise, a default will be entered against you for the relief demanded in the complaint.

Woodward, Pires & Lombardo, P.A.  
Lenore T. Brakefield, Esq.  
Chandler A. Kansy, Esq.  
3200 Tamiami Trail, North, Suite 200  
Naples, Florida 34103  
239-649-6555

This notice is provided pursuant to Administrative Order No. 2.065.

"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."

WITNESS my hand and the seal of this Court on this 22 day of January, 2026.

As Collier County Clerk of the Court (SEAL) By: Jane Garrison  
As Deputy Clerk

Woodward, Pires & Lombardo, P.A.  
Lenore T. Brakefield, Esq.  
Chandler A. Kansy, Esq.  
3200 Tamiami Trail, North, Suite 200  
Naples, Florida 34103  
239-649-6555  
Jan. 30; Feb. 6, 2026

26-00163C

**NOTICE OF ADMINISTRATIVE COMPLAINT**

Case No.: CD202513056/A 3300038

To: Research Investigation And Security Enterprise, LLC

An Administrative Complaint to suspend your license(s) and eligibility for

SECOND INSERTION

licensure has been filed against you. You have the right to request a hearing pursuant to Sections 120.569 and 120.57, Florida Statutes, by mailing a request for same to the Florida Department of Agriculture and Consumer Services, Division of Licensing, Post Office Box 5708 Tallahassee, Florida 32314-5708.

If a request for hearing is not received by 21 days from the date of the last publication, the right to hearing in this matter will be waived and the Department will dispose of this cause in accordance with law.

Jan. 30; Feb. 6, 13, 20, 2026  
26-00183C

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**

CALL 941-906-9386 and select the appropriate County name from the menu option OR E-MAIL: legal@businessobserverfl.com  
Business Observer

--- PUBLIC SALES ---

SECOND INSERTION

HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1

NOTICE OF PUBLIC HEARINGS TO CONSIDER THE IMPOSITION OF SPECIAL ASSESSMENTS PURSUANT TO SECTIONS 170.07 AND 197.3632, FLORIDA STATUTES, BY HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1

NOTICE OF PUBLIC HEARING TO CONSIDER ADOPTION OF ASSESSMENT ROLL PURSUANT TO SECTION 197.3632(4)(b), FLORIDA STATUTES, BY HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1

NOTICE OF REGULAR BOARD OF SUPERVISORS MEETING OF HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1

In accordance with Chapters 170, 190 and 197, Florida Statutes, the Board of Supervisors ("Board") of Hyde Park Community Development District 1 ("District") hereby provides notice of the following public hearings and public meeting:

NOTICE OF PUBLIC HEARINGS & MEETING

DATE: February 27, 2026
TIME: 10:00 a.m.
LOCATION: Office of Coleman, Yovanovich & Koester P.A., Northern Trust Bank Building 4001 Tamiami Trail N., Suite 300 Naples, Florida 34103

The purpose of the public hearings announced above is to consider the imposition of special assessments ("Debt Assessments") and adoption of assessment rolls to secure proposed bonds on benefited lands within the District ("Assessment Area"), and, to provide for the levy, collection and enforcement of the special assessments. The proposed bonds secured by the special assessments are intended to finance certain public infrastructure improvements including, but not limited to, mitigation, earthwork, stormwater management facilities, water supply, wastewater collection, irrigation quality supply, landscaping & irrigation, roadway & entry features, amenities and soft costs, and other infrastructure improvements (collectively, "Project"), benefitting certain lands within the District. The Project is described in more detail in the Amended and Restated Master Engineer's Report for Hyde Park Community Development District 1 prepared by Bowman Consulting Group Ltd. and dated January 16, 2026. The Debt Assessments are proposed to be levied as one or more assessment liens and allocated to the benefited lands within the District, as set forth in the Hyde Park Community Development District 1 Amended Master Special Assessment Methodology Report prepared by Wrathell, Hunt and Associates, LLC and dated January 16, 2026 ("Assessment Report"). At the conclusion of the public hearings, the Board will, by resolution, levy and impose the Debt Assessments as finally approved by the Board. A regular meeting of the District will also be held where the Board may consider any other business that may properly come before it.

The District is located entirely within Collier County, Florida, and encompasses approximately 547.10 acres. The District is located on Oil Well Road approximately 1.2 miles east of Everglades Boulevard North in Collier County, Florida. All lands within the Assessment Area are expected to be improved in accordance with the reports identified above.

A description of the property to be assessed and the amount to be assessed to each piece or parcel of property may be ascertained at the "District's Office" located at c/o Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, 561-571-0010. Also, a copy of the agendas and other documents referenced herein may be obtained from the District Office.

Proposed Debt Assessments

The District intends to collect total revenue not in excess of \$49,943,773.32 (not including interest, costs of collection and enforcement and any applicable gross up for early payment discount) as to Phases 3, 4 and 6 of the District. As described in more detail in the Assessment Report, the District's Debt Assessments will be levied against all benefited lands within Phases 3, 4 and 6 of the District. The Assessment Report identifies maximum assessment amounts for each land use category that is currently expected to be assessed. The method of allocating Debt Assessments for the Project to be funded by the District will initially be determined on an equal assessment per acre basis, and will be levied on an equivalent residential unit ("ERU") basis at the time that such property is platted or subject to a site plan or sold. The proposed Debt Assessments are as follows:

Bond Assessments Apportionment

Table with columns: Product Type, Phase 3 Number of Units, Phase 3 Allocable Project Cost, Phase 3 Bond Assessments, Bond Assessments Apportionment per Unit, Annual Debt Service per Unit - paid in March. Total: 257 \$17,340,696.88 \$23,366,265.23

Table with columns: Product Type, Phase 4 Number of Units, Phase 4 Allocable Project Cost, Phase 4 Bond Assessments, Bond Assessments Apportionment per Unit, Annual Debt Service per Unit - paid in March. Total: 192 \$6,690,351.63 \$9,011,261.85

Table with columns: Product Type, Phase 6 Number of Units, Phase 6 Allocable Project Cost, Phase 6 Bond Assessments, Bond Assessments Apportionment per Unit, Annual Debt Service per Unit - paid in March. Total: 236 \$13,948,374.94 \$17,676,266.23

Table with columns: Product Type, Phases 3, 4 and 6 Total Number of Units, Phases 3, 4 and 6 Allocable Project Costs, Bond Assessments, Bond Assessments Apportionment per Unit, Annual Debt Service per Unit - paid in March. Total: 685 \$37,080,423.44 \$49,943,773.32

\* Includes costs of collection estimated at 3.5% and subject to change, early payment discount at 4% and subject to change and assumes payment in March.

The assessments may be prepaid in whole at any time, or in some instances in part, or may be paid in not more than thirty (30) annual installments subsequent to the issuance of debt to finance the improvements (not counting any capitalized interest period). These annual assessments will be collected on the Collier County tax roll by the Tax Collector. Alternatively, the District may choose to directly collect and enforce these assessments.

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations because of a disability or physical impairment should contact the District Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Chuck Adams
District Manager
January 30; February 6, 2026



RESOLUTION NO. 2026-02

A RESOLUTION OF THE BOARD OF SUPERVISORS OF HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1 DECLARING SPECIAL ASSESSMENTS; INDICATING THE LOCATION, NATURE AND ESTIMATED COST OF THOSE IMPROVEMENTS WHICH COST IS TO BE DEFRAYED IN WHOLE OR IN PART BY THE SPECIAL ASSESSMENTS; PROVIDING THE PORTION OF THE ESTIMATED COST OF THE IMPROVEMENTS TO BE DEFRAYED IN WHOLE OR IN PART BY THE SPECIAL ASSESSMENTS; PROVIDING THE MANNER IN WHICH SUCH SPECIAL ASSESSMENTS SHALL BE MADE; PROVIDING WHEN SUCH SPECIAL ASSESSMENTS SHALL BE MADE; DESIGNATING LANDS UPON WHICH THE SPECIAL ASSESSMENTS SHALL BE LEVIED; PROVIDING FOR AN ASSESSMENT PLAT; ADOPTING A PRELIMINARY ASSESSMENT ROLL; PROVIDING FOR A PUBLIC HEARING TO CONSIDER THE ADVISABILITY AND PROPRIETY OF SAID ASSESSMENTS AND THE RELATED IMPROVEMENTS; PROVIDING FOR NOTICE OF SAID PUBLIC HEARING; PROVIDING FOR PUBLICATION OF THIS RESOLUTION; PROVIDING FOR CONFLICTS, PROVIDING FOR SEVERABILITY AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, Hyde Park Community Development District 1 (the "District") is a local unit of special-purpose government organized and existing under and pursuant to Chapter 190, Florida Statutes; and

WHEREAS, the District is authorized by Chapter 190, Florida Statutes, to finance, fund, plan, establish, acquire, install, equip, operate, extend, construct, or reconstruct public infrastructure improvements including, without limitation, stormwater management and drainage facilities, including related earthwork; on-site and off-site roadway improvements, including entry improvements; on-site and off-site potable water and sanitary sewer systems including connection fees or charges, if applicable; landscaping and irrigation in public rights-of-way and entrance features; irrigation quality water facilities; conservation and mitigation; professional fees and soft costs; and other infrastructure projects and services necessitated by the development of, and serving lands within, the District; and

WHEREAS, the Board of Supervisors of the District (the "Board") hereby determines that it is in the best interests of the District to undertake, install, plan, establish, construct, reconstruct, enlarge or extend, equip, acquire, operate and/or maintain certain public improvements (the "Improvements") described in that certain Amended and Restated Master District Engineer's Report for the Hyde Park Community Development District 1 prepared by Bowman Consulting Group Ltd. and dated January 16, 2026 (the "Engineer's Report"), which Improvements will provide special benefits to the certain properties within the District and, in particular, to the property within the Assessment Area (as defined below), a copy of which is attached hereto and made a part hereof as Exhibit "A" and maintained on file at the offices of Bowman Consulting Group Ltd., 950 Encore Way, Suite 200, Naples, FL 34110 (the "District Engineer's Office") and the offices of the District Manager at Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431 (the "District Manager's Office"); and

WHEREAS, the Board finds that it is in the best interest of the District to pay all or a portion of the cost of the Improvements by imposing, levying, and collecting special assessments pursuant to Chapters 170, 190 and 197, Florida Statutes (the "Assessments") on the property within the Assessment Area; and

WHEREAS, the District is empowered by Chapter 190, the Uniform Community Development District Act of 1980, Chapter 170, Supplemental and Alternative Method of Making Local Municipal Improvements, and Chapter 197, Florida Statutes, to finance, fund, plan, establish, acquire, construct or reconstruct, enlarge or extend, equip, operate, and maintain the Improvements and to impose, levy, and collect the Assessments; and

WHEREAS, the District hereby determines that special benefits will accrue to the property benefited by the Improvements, the amount of those benefits, and that the Assessments will be made in proportion to the benefits received as set forth in that certain Hyde Park Community Development District 1 Amended Master Special Assessment Methodology Report prepared by Wrathell, Hunt and Associates, LLC and dated January 16, 2026 (the "Assessment Report"), a copy of which is attached hereto and made a part hereof as Exhibit "B" and maintained on file at the District Manager's Office, and that such special benefits accrue, and such Assessments will be imposed, with respect to property within the Assessment Area; and

WHEREAS, the intent of this Resolution is to undertake the levy of Assessments solely upon the lands within the District designated as Phase 3, Phase 4 and Phase 6, all as more particularly described in the Engineer's Report and the Assessment Report (collectively, the "Assessment Area"); and

WHEREAS, the District hereby determines that the Assessments to be levied upon the lands within the Assessment Area will not exceed the special benefits to the property within the Assessment Area benefited by the Improvements.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1 THAT:

Section 1. Recitals. The foregoing recitals are hereby incorporated as the findings of the Board.

Section 2. Declaration of Assessments. The Board declares that it has determined to undertake the Improvements, and that Assessments upon the Assessment Area shall be levied to defray all or a portion of the cost of the Improvements providing special benefits to the Assessment Area, which Assessments shall be imposed only on the lands within the Assessment Area that receive such special benefits, all as more particularly described in the Engineer's Report and the Assessment Report.

Section 3. Designating the Nature and Location of Improvements. The nature and general location of, and plans and specifications for, the Improvements, including the Improvements benefiting the Assessment Area, are described in the Engineer's Report and maintained on file at the District Manager's Office.

Section 4. Declaring the Total Estimated Cost of the Improvements. The total overall estimated cost of the Improvements as described in the Engineer's Report is \$64,655,681.00 (the "Estimated Cost"). Of such Estimated Cost, \$37,080,423.44 is allocable to, and will be financed in part by, Assessments imposed on the lands within the Assessment Area, as more particularly described in the Engineer's Report and the Assessment Report (the "Assessment Area Estimated Cost").

Section 5. Declaring the Portion of the Assessment Area Estimated Cost of the Improvements to be Paid by Assessments. The Assessments on the Assessment Area will defray approximately \$49,943,773.32, which is the anticipated maximum par amount of any bonds and which includes all or a portion of the Assessment Area Estimated Cost, as well as other financing-related costs allocable specifically to the lands within the Assessment Area, all as set forth in the Assessment Report, and which amounts are in addition to interest and collection costs.

Section 6. Declaring the Manner in Which Assessments are to be Paid. The manner in which the Assessments shall be apportioned and paid with respect to the lands within the Assessment Area is set forth in the Assessment Report attached hereto and made a part hereof as Exhibit "B", as may be modified by supplemental assessment resolutions. The Assessment Report is also available at the District Manager's Office.

Section 7. Designating the Lands Upon Which the Special Assessments Shall Be Levied. The Assessments authorized herein shall be levied only on certain lots and lands within the Assessment Area, as described in the Assessment Report and as further designated by the assessment plat hereinafter provided for.

Section 8. Assessment Plat. Pursuant to Section 170.04, Florida Statutes, there is on file at the District Manager's Office a preliminary assessment plat showing the Assessment Area to be assessed, with the plans and specifications describing the Improvements and the Estimated Cost, all of which shall be open to inspection by the public.

Section 9. Preliminary Assessment Roll. Pursuant to Section 170.06, Florida Statutes, the District Manager has caused to be made a preliminary assessment roll in accordance with the method of assessment described in the Assessment Report, which preliminary assessment roll is attached as Exhibit "A" of the Assessment Report and which shows the lots and lands within the Assessment Area to be assessed, the amount of benefit to and the Assessments against each lot or parcel of land and the number of annual installments into which such Assessment may be divided. The assessment roll is hereby adopted and approved as the District's preliminary assessment roll.

Section 10. Payment of Assessments. Commencing with the year in which the Assessments are certified for collection and subsequent to any capitalized interest period, the Assessments shall be paid in not more than thirty (30) annual installments (not including any capitalized interest period), which installments shall include principal and interest as calculated in accordance with the Assessment Report; provided, however, that the actual number of installments and payment terms shall be as set forth in any subsequent resolution levying and confirming the Assessments. The Assessments shall be payable at the same time and in the same manner as are ad valorem taxes and as prescribed in Chapter 197, Florida Statutes; provided, however, that in the event the uniform non-ad valorem assessment method of collecting the Assessments is not available to the District in any year, or the District otherwise determines not to utilize the provisions of Chapter 197, Florida Statutes, the Assessments may be collected as is otherwise permitted by law including, but not limited to, by direct bill. The decision to collect the Assessments by any particular method (e.g., on the tax roll or by direct bill) does not mean that such method will be used to collect special assessments in future years, and the District reserves the right in its sole discretion to select collection methods in any given year, regardless of past practices.

Section 11. Resolution to Fix Public Hearing. The Board shall adopt a subsequent resolution to fix a time and place for a public hearing at which the owners of property within the Assessment Area to be assessed or any other persons interested therein may appear before the Board and be heard as to (i) the propriety and advisability of the Assessments and the making of the Improvements with respect to the Assessment Area, (ii) the cost thereof, (iii) the manner of payment therefor, (iv) the amount thereof to be assessed against each property within the Assessment Area as improved, and (v) any other matter concerning the Assessments; and to authorize such notice and publications of same as may be required by Chapter 170, Florida Statutes, or other applicable law.

Section 12. Publication of Resolution. The District Manager is hereby directed to cause this Resolution to be published twice (once a week for two (2) weeks) in a newspaper of general circulation within Collier County, Florida and to provide mailed notices to the owners of the property within the Assessment Area subject to the proposed Assessments and such other notice as may be required by law or deemed in the best interest of the District.

Section 13. Severability. If any one of the covenants, agreements or provisions herein contained shall be held contrary to an express provision of law or contrary to the policy of express law, but not expressly prohibited or against public policy, or shall for any reason whatsoever be held invalid, then such covenants, agreements or provisions shall be null and void and shall be deemed separable from the remaining covenants, agreements or provisions and shall in no way affect the validity of the other provisions hereof.

Section 14. Conflicts. All resolutions or parts thereof in conflict herewith are, to the extent of such conflict, superseded and repealed; provided, however, that nothing herein shall be construed (a) to amend, rescind, impair or otherwise modify any prior resolutions of the District levying or equalizing special assessments relating to (i) the \$8,610,000.00 Hyde Park Community Development District 1 (Collier County, Florida) Special Assessment Bonds, Series 2022, (ii) the \$6,125,000.00 Hyde Park Community Development District 1 (Collier County, Florida) Special Assessment Bonds, Series 2024A or (iii) the \$8,510,000.00 Hyde Park Community Development District 1 (Collier County, Florida) Special Assessment Bonds, Series 2024B, and all such prior resolutions and related assessments shall remain in full force and effect in accordance with their terms, or (b) to impose any new special assessment lien on, or to re-levy, modify or otherwise affect in any manner, the existing special assessments encumbering the parcels within Phase 1 or Phase 2 of the District.

Section 15. Effective Date. This Resolution shall become effective upon its adoption.

PASSED AND ADOPTED this 16th day of January, 2026.

HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1

ATTEST: /s/ Chesley E Adams, Jr. Chesley E. Adams, Jr., Secretary

/s/ Rob Woods Rob Woods, Chair

Exhibits:

Exhibit "A": Amended and Restated Master District Engineer's Report for the Hyde Park Community Development District 1 prepared by Bowman Consulting Group Ltd. and dated January 16, 2026
Exhibit "B": Hyde Park Community Development District 1 Amended Master Special Assessment Methodology Report prepared by Wrathell, Hunt and Associates, LLC and dated January 16, 2026

26-00176C

Q&A What is a public notice? 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.

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

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 02/19/2026 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.  
Jan. 30; Feb. 6, 2026 26-00149C

SECOND INSERTION

NOTICE OF ACTION

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

**CASE NO.: 11-2025-CA-002653-0001-01 WELLS FARGO BANK, N.A., AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2006-12, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT DEAN KOCH, II A/K/A ROBERT D. KOCH, JR., et al., Defendants.**

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT DEAN KOCH, II A/K/A ROBERT D. KOCH, JR. 806 BLUEBONNET CT, MARCO ISLAND, FL 34145

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

LOT 6, BLOCK 229, MARCO BEACH UNIT SIX, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 6, PAGES 47 THROUGH 54, INCLUSIVE, OF 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 De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT

SECOND 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-000903-0001-01 CROSSCOUNTRY MORTGAGE, LLC, Plaintiff, vs. MICHELLE ANN GARCIA A/K/A MICHELLE GARCIA; EDUARDO LUIS GARCIA; ARROWHEAD RESERVE AT LAKE TRAFFORD ASSOCIATION ONE, LLC; ARROWHEAD RESERVE AT LAKE TRAFFORD PROPERTY OWNERS ASSOCIATION, INC.; Defendants**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in Mortgage Foreclosure signed December 16, 2025, and entered in Case No. 11-2024-CA-000903-0001-01, of the Circuit Court of the Twentieth Judicial Circuit in and for COLLIER County, Florida. CROSSCOUNTRY MORTGAGE, LLC (hereafter "Plaintiff"), is Plaintiff and MICHELLE ANN GARCIA A/K/A MICHELLE GARCIA; EDUARDO LUIS GARCIA; ARROWHEAD RESERVE AT LAKE TRAFFORD ASSOCIATION ONE, LLC; ARROWHEAD RESERVE AT LAKE TRAFFORD PROPERTY OWNERS ASSOCIATION, INC., are defendants. Crystal K. Kinzel, Clerk of the Circuit Court for COLLIER, County Florida will sell to the highest and best bidder for cash in the Main Courthouse, in the 1st Floor Customer Service Department - Multipurpose Room, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 a.m., on the 26TH day of FEBRUARY, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 115, BLOCK D, ARROWHEAD RESERVE AT LAKE TRAFFORD - PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 43, PAGES 98 THROUGH 103, INCLUSIVE OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

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

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 February 19th 2026, at 10:00am

Lee Hoffman  
Tools, appliances, outdoor items and shelving

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.  
Jan. 30; Feb. 6, 2026 26-00160C

SECOND INSERTION

LAUDERDALE, FL 33310 on or before March 20, 2026, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are 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

WITNESS my hand and the seal of this Court this 23rd day of January, 2026.

CRYSTAL K. KINZEL  
As Clerk of the Court  
(SEAL) By Richard B Roy Jr  
As Deputy Clerk

De Cubas & Lewis, P.A.,  
Attorney for Plaintiff,  
PO BOX 5026,  
FORT LAUDERDALE, FL 33310  
25-00393  
Jan. 30; Feb. 6, 2026 26-00155C

FOURTH INSERTION

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

**CASE NO.: 2025-DR-001764 FAMILY DIVISION IN RE: THE MARRIAGE OF CARLOS URIBE MOLINA, Petitioner, v. ANA LUCIA TORRES SANCHEZ, Respondent.**

Full Name: Ana Lucia Torres Sanchez  
Last Known Address: 6832 Burns St. Forest Hills, Queens, Ny, 11375  
Date of Birth: Unknown

YOU ARE NOTIFIED that an action for Petition for Dissolution of Marriage with No Dependent or Minor Children Other Related Relief has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on CARLOS URIBE MOLINA, whose address is 4297 20 Pl SW, Naples, FL 34116, on or before 03/05/2026 and file the original with the clerk of this Court at 3315 Tamiami Tri E, 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 de-

manded 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 re-view 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 addresses 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: 01/13/2026

COLLIER COUNTY CLERK OF THE CIRCUIT COURT (SEAL) By: Oilemys Ruiz  
Deputy Clerk  
Jan. 16, 23, 30; Feb. 6, 2026 26-00101C

FOURTH INSERTION

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

**Civil Action Case Number: 25-CC-2730 WALDEN OAKS OF NAPLES HOMEOWNER'S ASSOCIATION, INC., a Florida corporation not-for-profit, Plaintiff, vs. ESTATE OF ROSEANNE COLLINS, THERESE CIVITELLO, CHRISTOPHER SILVIA and UNKNOWN TENANT(S) Defendants.**

TO: ESTATE OF ROSEANNE COLLINS, 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 claim of lien on the following property in Collier County, Florida:

LOT 42, BLOCK B, LEXINGTON AT LONE OAK, UNIT ONE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 22, PAGES 24 THROUGH 27 OF THE PUB-

LIC RECORDS OF COLLIER COUNTY, FLORIDA.

has been filed against you and all parties having or claiming to have any right, title or interest in the property, and you are required to serve a copy of your written defenses, if any, to it on Alfred F. Gal, Jr., the plaintiff's attorney, whose address is Samouce & Gal, P.A., 3060 Tamiami Trail N., Suite 202, Naples, Florida 34103, within 30 days after the first publication of this notice, 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 this 13th day of January, 2026.

CRYSTAL K. KINZEL  
CLERK OF THE CIRCUIT COURT (SEAL) By: Oilemys Ruiz  
As Deputy Clerk

Alfred F. Gal, Jr.,  
the plaintiff's attorney,  
Samouce & Gal, P.A.,  
3060 Tamiami Trail N., Suite 202,  
Naples, Florida 34103  
Jan. 16, 23, 30; Feb. 6, 2026 26-00096C

THIRD 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.: 26-DR-84**  
**Fredy Aguilá, Petitioner, and Alvaro Ramirez, Respondent,**  
TO: Alvaro Ramirez

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 Fredy Aguilá, whose address is 3640 16th AVE SE Naples, FL 34117 on or before 2/18/2026, and file the original with the clerk of this Court at 3315 Tamiami Trail East . Suit 102 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: 01/14/2026

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

Jackeline Pagliaroli,  
Asap Accounting Services INC,  
12425 Collier BLVD - Suit 102,  
Naples, FL 34116  
239-352-4099  
Jan. 23, 30; Feb. 6, 13, 2026 26-00118C

THIRD INSERTION

**NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA**

**GENERAL JURISDICTION DIVISION CASE NO.: 11-2025-CA-002617-0001-01 PAWNEE LEASING CORPORATION, Plaintiff, vs. OLIVE TRUCKING INC, ANSEL FERNANDEZ GONZALEZ, and SUSANA CHAVEZ ARIAS, Defendants.**

TO: Ansel Fernandez Gonzalez 4161 62nd Avenue NE Naples, FL 34120  
Susana Chavez Arias 4161 62nd Avenue NE Naples, FL 34120  
YOU ARE NOTIFIED that an action for damages has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Robert A. Solove, Esq., Plaintiff's attorney, whose address is: Solove Law Firm, P.A., P.O. Box 560608, Miami, Florida 33256, on or before thirty (30) days from first publication date, and file the original with the Clerk of this Court by 02/20/2026 either before service upon Plaintiff's

attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

The notice shall be published once each week for four (4) consecutive weeks in the Business Observer.

In accordance with the Americans with Disabilities Act, persons needing a special accommodation to participate in this proceeding should contact the individual or agency sending this notice no later than seven (7) days prior to the proceeding at the address given on notice. Telephone 1(800) 955-8771; (TDD) 1(800) 955-8770 (V), via Florida Relay Services.

WITNESS my hand the seal of this Court on this 16th day of January, 2026.

CRYSTAL K. KINZEL  
Clerk of the Court (SEAL) By: Jonathan Caesar  
Deputy Clerk

Attorney for Plaintiff:  
SOLOVE LAW FIRM, P.A.  
Robert A. Solove, Esq.,  
PO Box 560608  
Miami, Florida 33256  
Tel. (305) 612-0800  
Primary E-mail:  
service@solovelawfirm.com  
Secondary E-mail:  
robert@solovelawfirm.com  
Jan. 23, 30; Feb. 6, 13, 2026 26-00104C

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR COLLIER COUNTY GENERAL JURISDICTION DIVISION**

**CASE NO. 2024-CA-001201-0001 ROCKET MORTGAGE LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, vs. ANGELA WHALEN A/K/A ANGELA J WHALEN, et al., Defendant.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered December 19, 2025 in Civil Case No. 2024-CA-001201-0001 of the Circuit Court of the TWENTIETH JUDICIAL CIRCUIT in and for Collier County, Naples, Florida, wherein ROCKET MORTGAGE LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is Plaintiff and Angela Whalen a/k/a Angela J Whalen, et al., are Defendants, the Clerk of Court, CRYSTAL K. KINZEL, will sell to the highest and best 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 in accordance with Chapter 45, Florida Statutes on the 12th day of February, 2026 at 11:00 AM on the following described property as set forth in said Summary Final Judgment,

to-wit:  
The East 1/2 of Lot 11, Block C, Berkshire Village at Berkshire Lakes, according to the map or plat thereof as recorded in Plat Book 14, Page 48, 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.

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.

/s/ Robyn Katz  
Robyn Katz, Esq.  
McCalla Raymer Leibert Pierce, LLP  
Attorney for Plaintiff  
225 East Robinson Street, Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRService@mccalla.com  
Fla. Bar No.: 146803  
25-11820FL  
Jan. 30; Feb. 6, 2026 26-00153C

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-001982-0001-01 THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation, Plaintiff, vs. PETER G. FORD, Defendant.**

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 FEBRUARY 19, 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. 39 in Condominium Parcel 808 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  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
Jan. 30; Feb. 6, 2026 26-00141C

SECOND INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR COLLIER COUNTY GENERAL JURISDICTION DIVISION CASE NO.**

**11-2025-CA-001523-0001-01 U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE ON BEHALF OF AND WITH RESPECT TO AJAX MORTGAGE LOAN TRUST 2021-G, MORTGAGE-BACKED SECURITIES, SERIES 2021-G, Plaintiff, vs. JORGE E HERNANDEZ, et al., Defendant.**

TO: JORGE E. HERNANDEZ 181 25TH STREET SW, NAPLES, FL 34117  
SUSAN B HERNANDEZ A/K/A SUSANNE HERNANDEZ 181 25TH STREET SW, NAPLES, FL 34117  
NATALIE MARIA HERNANDEZ 181 25TH STREET SW, NAPLES, FL 34117  
UNKNOWN SPOUSE OF NATALIE MARIA HERNANDEZ 181 25TH STREET SW, NAPLES, FL 34117  
UNKNOWN TENANT IN POSSESSION 1 181 25TH STREET SW, NAPLES, FL 34117  
UNKNOWN TENANT IN POSSESSION 2 181 25TH STREET SW, NAPLES, FL 34117  
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:

THE SOUTH 165 FEET OF TRACT 109, GOLDEN GATE ESTATES, UNIT NO. 5, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 4, PAGES 91 AND 92 OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Jacqueline T. Levine, Esq., McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of said Court on this 22 day of January, 2026.

CRYSTAL K. KINZEL  
CLERK OF COURT OF COLLIER COUNTY  
As Clerk of the Court (SEAL) BY: Jane Garrison  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street, Suite 155,  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: AccountsPayable@mccalla.com  
25-12232FL  
Jan. 30; Feb. 6, 2026 26-00154C

SECOND INSERTION

**Notice of Self Storage Sale**  
Please take notice Midgard Self Storage - Naples located at 5725 Collier Blvd Naples FL 34114 intends to hold a sale to sell the property stored at the Facility by the below Occupant who is in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 2/20/2026

at 1:00 PM. Unless stated otherwise the description of the contents are household goods, furnishings and garage essentials. Odin McCloskey unit #P56. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
Jan. 30; Feb. 6, 2026 26-00150C

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

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

# \$\$\$

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

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

## HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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