

CHARLOTTE COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION			
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE 20TH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26000612CP IN RE: ESTATE OF GLENN R PAUL, Deceased. The administration of the estate of GLENN R PAUL, Deceased, whose date of death was April 17, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. 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 other persons having claims or de- mands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or 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 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. A personal representative or curator has no duty to discover whether any property held at the time 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 August 14, 2026. TACY ANN PAUL, Personal Representative Attorney for Personal Representative: Scott R. Bugay, Esquire Florida Bar No. 5207 2501 Hollywood Blvd. Suite 206 Hollywood, FL 33020 Telephone: (954)767-3399 Fax: (305) 945-2905 Primary Email: Scott@srblawyers.com Secondary Email: alyssa@srblawyers.com August 14, 21, 202626-00990T			

FIRST INSERTION	
FICTITIOUS NAME NOTICE Notice is hereby given that L & L VENTURES, INC., OWNER, desiring to engage in business under the fictitious name of L & L SALES AND UPHOLSTERY located at 25300 MARION AVE, PUNTA GORDA, FLORIDA 33950 intends to register the said name in CHARLOTTE county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. August 14, 202626-00982T	
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 Group BTC located at 435 Matares Drive in the City of Punta Gorda, Char- lotte, FL 33950 intends to register the said name with the Division of Corpora- tions of the Department of State, Talla- hassee, Florida. Dated this 10th day of August, 2026 BTC GLOBAL TRADE GROUP LLC Hilda Rosales Alvarez August 14, 202626-00987T	
FIRST INSERTION	

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO.:25001762CA Kimberly Ann Kierman Plaintiff, vs. Lewis Maguire Homes, LLC a Florida Limited Liability Company Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 5, 2026 and entered in Case No.25001762CAof the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Kimbely Ann Kierman is the Plaintiff and Lewis Maguire Homes, LLC is the Defendant(s), that Roger D. Eaton, Clerk of the Circuit Court and Comptroller, will sell to the highest and best bidder for cash at website www.charlotte.realforeclose.com, at 11:00 a.m. on September 3, 2026, the following described property situated in Charlotte County, Florida, as set forth in said Final Judgment of Foreclosure: LEGAL DESCRIPTION: Lot 11, Block 163, Punta Gorda Isles, Section 14 Replat, according to the map or plat thereof, as re- corded in Plat Book 9, Page(s) 7A through 7B, inclusive, of the Pub- lic Records of Charlotte County Florida	
Also known as 2926 Magdalina Drive, Punta Gorda, Florida 33950 Parcel Identification Number: [PARCEL ID, IF APPLICABLE] Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the LisPendens must claim the surplus prior to the clerk reporting 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 provi- sion of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notifi- cation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this 10th day of August, 2026. Law Office of Christopher G. Frey Attorney for Plaintiff 412 E. Madison St. Ste. 1106 Tampa, FL 33602 Telephone: (813) 222-8210 Email: chris@freylawpa.com By: Christopher G. Frey Florida Bar No.: 0825761 August 14, 21, 202626-00998T	
FIRST INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO.: 2026-CA-000842 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. CHRISTOPHER HUMBERTO MO- LINA BELANDRIA, SR., et al., Defendants. TO: Cristopher Humberto Molina Be- landria, Sr. 23350 Lehigh Avenue Port Charlotte, FL 33954 Magaly Estefania Sanchez Diaz 23350 Lehigh Avenue Port Charlotte, FL 33954 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Char- lotte County, Florida: Lot 6, Block 1536, PORT CHAR- LOTTE SUBDIVISION SEC- TION FIFTEEN, according to the Plat thereof, as recorded in Plat Book 5, Pages 4A through 4E, of the Public Records of Charlotte County, Florida. as been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or imme- diately thereafter; or a default will be entered against you for the relief de- manded 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 provi- sion of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notifi- cation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Charlotte County, Florida, this 12 day of August, 2026. Roger D. Eaton as Clerk of the Circuit Court of Charlotte County, Florida (SEAL) By: B. Lackey DEPUTY CLERK August 14, 21, 202626-01004T	
FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-757-CP Division PROBATE IN RE: ESTATE OF SANDRA L. EWING Deceased. The administration of the estate of San- dra L. Ewing, deceased, whose date of death was June 25, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. The names and ad- dresses of the personal representative and the personal representative's attor- ney 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, 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 SEC- TION 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 August 14, 2026. Personal Representative: Jeffrey Ewing 186 Roseberry Lane Boones Mill, Virginia 24065 Attorney for Personal Representative: Ellie K. Harris Florida Bar Number: 0021671 Schwarz & Harris, P.A. 17841 Murdock Circle Port Charlotte, Florida 33948 Telephone: (941) 625-4158 Fax: (941) 625-5460 E-Mail: e-service@schwarzlaw.net August 14, 21, 202626-00999T	



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.

Are internet-only legal notices sufficient?

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

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

Newspaper legal notices fulfills all of those standards.

How much do legal notices cost?

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

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

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.

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.

Are there different types of legal notices?

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.

ACTIONS / SALES / PUBLIC SALES

FIRST INSERTION	
Notice Under Fictitious Name Law According to Section 865.09, Florida Statutes	
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of CROSSFIT PUNTA GORDA located at 1941 Manzana Avenue in the County of Charlotte, City of Punta Gorda, Florida 33950 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Punta Gorda, Florida, this 7th day of August, 2026. CHANCE ATHLETICS COMPANY, LLC Danielle Chance, MGR August 14, 2026	
	26-00988T

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26 778 CP Division: PROBATE IN RE: ESTATE OF THOMAS LEO CARNEY Deceased.	
The administration of the Estate of THOMAS LEO CARNEY, deceased, File No. 26 778 CP, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.	
All other creditors of the decedent and persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is August 14, 2026. Personal Representative: Joanne Scheuerman 14 Carl Norris Road Brevard, NC 28712 Attorney for Personal Rep. Robert A. Dickinson FL Bar No: 161468 460 S. Indiana Ave. Englewood, FL 34223 (941) 474-7600 August 14, 21, 2026	
	26-00975T

FIRST INSERTION	
NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO: 26000056CC WATERVIEW PROPERTY OWNERS ASSOCIATION, INC., a Florida not-for-profit corporation Plaintiff, v. YIDONG FANG, Defendant. TO: YIDONG FANG Fumao New Village Longhua District, Building D5-23 Shenzhen, 518109 Guangdong Prov, China YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the following described property in CHARLOTTE County, Florida: Lot 23, Block 5021, First Replat in Port Charlotte Subdivision Section Ninety Four, a subdivision according to the plat thereof, recorded in Plat Book 15, Page 48A, Public Records of Charlotte County, Florida. Which has the address of 10779 Hatchett Cir, Port Charlotte, FL 33981, has been filed against you, and you are required to serve a copy of your written	
defenses, if any, to it on Association Legal Services, LLC, Plaintiff's attorney, at 12600 World Plaza Lane. Build.#63, Fort Myers, FL 33907 (239-887-4276), leland@associationlegalservices.com, within thirty (30) days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED ON 8/7, 2026. Roger D. Eaton CLERK OF THE CIRCUIT COURT (SEAL) By: As Deputy Clerk August 14, 21, 2026	
	26-00984T

FIRST INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE #: 26000852CA FIRST NATIONAL ACCEPTANCE COMPANY, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST MARION WILLIS A/K/A MARION B. WILLIS, DECEASED; GEORGE WILLIS, AS AN HEIR OF MARION WILLIS A/K/A MARION B. WILLIS, DECEASED; ANDREW WALTER WILLIS A/K/A ANDREW WILLIS, AS AN HEIR OF MARION WILLIS A/K/A MARION B. WILLIS, DECEASED; AMANDA RENEE WILLIS A/K/A AMANDA WILLIS, AS AN HEIR OF MARION WILLIS A/K/A MARION B. WILLIS, DECEASED; TRINITY LYNNE WILLIS A/K/A TRINITY WILLIS, AS AN HEIR OF MARION WILLIS A/K/A MARION B. WILLIS, DECEASED; CHARLOTTE COUNTY, FLORIDA, a political subdivision of the State of Florida; UNKNOWN TENANT # 1; UNKNOWN TENANT # 2; Defendants, TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST MARION WILLIS A/K/A MARION B. WILLIS, DECEASED Last Known Address: Unknown Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Charlotte County, Florida: LOT 1, BLOCK 2822, PORT	
CHARLOTTE SUBDIVISION SECTION FORTY-FIVE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 5, PAGES 56A THROUGH 56E, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. PARCEL ID NUMBER: 402215159005 COMMONLY KNOWN AS: 21098 GEPHART AVE., PORT CHARLOTTE, FL 33952 has been filed against you and you are required to serve a copy of your written defenses, if any, within 30 days after the first publication on Jason M. Tarokh, Esq., Plaintiff's attorney, whose address is PO Box 10827, Tampa, FL 33679, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the complaint or petition. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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. This notice shall be published once a week for two consecutive weeks. WITNESS my hand and the seal of this court on this 12 day of August, 2026. ROGER D. EATON Clerk of the Circuit Court (SEAL) By: B. Lackey Deputy Clerk August 14, 21, 2026	
	26-01006T

FIRST INSERTION	
NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Bolle, located at 35711 Washington Loop Rd #47, in the City of Punta Gorda, County of Charlotte, State of FL, 33982, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 6 of August, 2026. ANNE MARIE BUDWITZ 35711 Washington Loop Rd #47 Punta Gorda, FL 33982 August 14, 2026	
	26-00974T

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 26000765CP Division: Probate IN RE: ESTATE OF JAMES P. KUHN Deceased.	
The administration of the estate of James P. Kuhn, deceased, whose date of death was May 26, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 18500 Murdock Cir, Port Charlotte, FL 33948. 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 August 14, 2026. Personal Representative: David G. Kuhn 3964 Ragen Street North Port, Florida 34287 Attorney for Personal Representative: Lori A. Wellbaum Attorney Florida Bar Number: 071110 WELLBAUM LAW PA 686 N. Indiana Avenue Englewood, FL 34223 Telephone: (941) 474-3241 Fax: (941) 475-2927 E-Mail: lori@wellbaumlaw.com Secondary E-Mail: anne@wellbaumlaw.com August 14, 21, 2026	
	26-00994T

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-000728-CP Division: Probate IN RE: ESTATE OF JANE M. AMBROSINO Deceased.	
The administration of the estate of Jane M. Ambrosino, deceased, whose date of death was June 18, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The name and address 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	
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The personal representative or curator has no duty to discover whether any property held at the 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 § 732.216 – § 732.228 applies, or may apply, unless a written demand is made by the surviving spouse of a beneficiary as specified under § 732.2211. The date of first publication of this notice is August 14, 2026 Personal Representative: Kristin Ambrosino 108 Tree Farm Road Pittsburgh, Pennsylvania 15238 Attorney for Personal Representative: Jeffrey Briscoe, Esq. Florida Bar No. 0127501 3440 Conway Blvd., Suite 1-A Port Charlotte, Florida 33952 Telephone: (941) 625-4189 Facsimile: (941) 237-4126 E-mail: jeff@jeffbriscoe.com August 14, 21, 2026	
	26-01001T

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-000717-CP Division: PROBATE IN RE: ESTATE OF DONNA JEANNE MASNER, A/K/A DONNA MASNER, Deceased.	
The administration of the estate of Donna Jeanne Masner, a/k/a Donna Masner, deceased, whose date of death was June 10, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. 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 must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 August 14, 2026. Personal Representative: Judith Kalman 1821 Judith Lane Punta Gorda, FL 33982 Cheyenne R. Young Attorney for Personal Representative Florida Bar Number: 0515299 WOTITZKY, WOTITZKY & YOUNG, P.A. 1107 W. Marion Avenue, Unit #111 Punta Gorda, FL 33950 Telephone: (941) 639-2171 Fax: (941) 639-8617 E-Mail: cyoung@wotitzkylaw.com Secondary E-Mail: jackie@wotitzkylaw.com August 14, 21, 2026	
	26-01000T

FIRST INSERTION	
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes	
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Throttlesmith Marine located at 11141 Greenway Ave, in the County of Charlotte, in the City of Englewood, Florida 34224 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Englewood, Florida, this 08th day of August, 2026. THROTTLESMITH MARINE SERVICES LLC August 14, 2026	
	26-00981T

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA File No. 26000785CP Division PROBATE IN RE: ESTATE OF WAYNE W. PITTMAN Deceased.	
The administration of the estate of WAYNE W. PITTMAN, deceased, whose date of death was June 21, 2026, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. 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	
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	26-01005T

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-766-CP Division Probate IN RE: ESTATE OF MARY PRATHER Deceased.	
The administration of the Estate of Mary Prather, deceased, whose date of death was November 17, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. 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 §732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under §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 August 14, 2026. Personal Representative Fredrick Prather Willhite 7170 Benson St. Englewood, FL 34224 Attorney for Personal Representative Tina M. Mays, Esq. Florida Bar No. 0726044 Mizell & Mays Law Firm, P.A. 331 Sullivan St., Punta Gorda, FL 33950 Telephone: (941) 575-9291 E-mail Addresses: tmmays@mizell-law.com, ndnotres@mizell-law.com August 14, 21, 2026	
	26-00989T

FIRST INSERTION	
NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-000617-CP Division: Probate IN RE: ESTATE OF CHERRENE L. TAYLOR a/k/a CHERRENE LEONN TAYLOR 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 Cherrene L. Taylor a/k/a Cherrene Leonn Taylor, deceased, File Number 26-000617-CP by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950; that the Decedent's date of death was April 29, 2026; that the total value of the non-exempt assets of the estate is \$0.00 and that the name and address of those to whom it has been assigned by such order are: Erren Gibbs f/k/a Erren L. Lamper 132 Jayhue Drive Manteo, North Carolina 27954 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIMS FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The personal representative or curator has no duty to discover whether any property held at the 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 § 732.216 – § 732.228 applies, or may apply, unless a written demand is made by the surviving spouse of a beneficiary as specified under § 732.2211. The date of first publication of this Notice is: August 14, 2026. Person Giving Notice: Erren Gibbs f/k/a Erren L. Lamper 132 Jayhue Drive Manteo, North Carolina 27954 Attorney for Person Giving Notice: Jeffrey Briscoe Florida Bar No. 0127501 3440 Conway Blvd., Suite 1A Port Charlotte, Florida 33952 Telephone: (941) 625-4189 Facsimile: (941) 237-4126 Email: jeff@jeffbriscoe.com August 14, 21, 2026	
	26-01002T

--- ACTIONS / SALES ---		
FIRST INSERTION	FIRST INSERTION	FIRST INSERTION
NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY FLORIDA CASE NO: 25-638-CC DOUGLASS RESTORATION, INC., Plaintiff, v. CHEMENDA S. SAWYER AND DANIEL G. SAWYER Defendants. NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure and Order Rescheduling Foreclosure Sale entered in the above-styled case, the Clerk of Court CHARLOTTE COUNTY, Florida will sell the following described real property: Lot 27, Block 526, Punta Gorda Isles, Section 20, according to the plat thereof, as recorded in Plat Book 11, Pages 2A through 2Z-42, of the Public Records of Charlotte County, Florida. a/k/a 27069 San Jorge Dr, Punta Gorda, FL, 33983; Charlotte County Parcel ID No.: 402303353005 at public sale to the highest bidder for cash, conducted electronically at www.charlotte.realforeclose.com, in accordance with § 45.031, Florida Statutes, at 11:00 a.m. on September 9, 2026, or as soon thereafter as the sale may proceed. ANY PERSON CLAIMING AN IN-	TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM IN ACCORDANCE WITH SECTION 45.031, FLORIDA STATUTES, 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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. ROGER D. EATON Clerk of Court By: Deputy Clerk Elias M. Mahshie, Esq. Mahshie & DeCosta, P.A. Attorney for Plaintiff 407 E. Marion Avenue, Suite 101 Punta Gorda, FL 33950 941-639-7627 August 14, 21, 2026 26-00986T	NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO: 25001896CC WATERVIEW PROPERTY OWNERS ASSOCIATION, INC., a Florida not-for-profit corporation Plaintiff, v. YIDONG FANG, Defendant. TO: YIDONG FANG Fu Mao Xin Cun Longhua District Unit D5-23, Shenzhen City 518109, China YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the following described property in CHARLOTTE County, Florida: Lot 39, Block 5008, First Replat in Port Charlotte Subdivision Section Ninety Four, a subdivision according to the plat thereof, recorded in Plat Book 15, Page 48A, of the Public Records of Charlotte County, Florida. Which has the address of 9479 St Marys Ct, Port Charlotte, FL 33981. has been filed against you, and you are required to serve a copy of your written
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NOTICE OF SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO. 25001224CA CMG MORTGAGE, INC.; Plaintiff, vs. BETTY ROCK A/K/A BETTY ANN ROCK, ET.AL; Defendants NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 30, 2026, in the above-styled cause. I will sell to the highest and best bidder for cash at https://www.charlotte.realforeclose.com, on September 2, 2026 at 11:00 AM the following described property: UNIT NO. G-106, OAK FORREST, A CONDOMINIUM, AS PER THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 1014, PAGE 424, AMENDED AND RESTATED IN OFFICIAL RECORDS BOOK 3864, PAGE 673, TOGETHER WITH ANY FURTHER AMENDMENTS THERETO, AND AS PER PLAT THEREOF, RECORDED IN CONDOMINIUM BOOK 8, PAGES 48-A THROUGH 48-C, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS APPURTENANT THERETO..	Property Address: 1515 FORREST NELSON BLVD UNIT G106, PORT CHARLOTTE, FL 33952 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 on day of 08/10/2026. (SEAL) B. Lackey Deputy Clerk of Court, Charlotte County (COURT SEAL) 25-04424 August 14, 21, 2026 26-00995T	30G, ALL OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before September 15, 2026, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated on August 10, 2026. As Clerk of the Court By: B. Lackey (SEAL) As Deputy Clerk 1012-735B Ref# 22137 August 14, 21, 2026 26-00991T
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NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 26000417CA U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS. INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RMTP TRUST, SERIES 2021 COTTAGE-TT-V, Plaintiff, v. ROBERT D. THOMPSON, et al., Defendants. TO: JERALD WHITE Last Known Address: 6720 33rd St E, Sarasota, FL 34243 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property located in Charlotte County, Florida: LOT 12, BLOCK 3602, PORT CHARLOTTE SUBDIVISION, SECTION SIXTY TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 76-A, PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. including the buildings, appurtenances, and fixture located thereon. Property Address: 10387 Williamson Blvd, Englewood, FL 34224 (the "Property"). filed against you and you are required to serve a copy of your written defenses, if	any, to it on HOWARD LAW, Plaintiff's attorney, whose address is 902 Clint Moore Road, Suite 220, Boca Raton, FL 33487 on or before September 15, 2026 (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition filed herein. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of this Court at Charlotte, Florida on this 10 day of August, 2026. ROGER D. EATON CHARLOTTE COUNTY CLERK OF COURT By: B. Lackey (SEAL) Deputy Clerk 22-000154-11 August 14, 21, 2026 26-00992T	NOTICE OF SALE PURSUANT TO CHAPTER 45 (23316 Airway Avenue, Port Charlotte, Florida 33980) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION Case No. 2025-CA-1413 TRYON STREET ACQUISITION TRUST I, Plaintiff, v. FUTURE ESTATE INVESTMENTS CORP, PAULA QUIJANO, and JOHN / JANE DOE, fictitious names representing tenants in possession, Defendants. Notice is given that pursuant to the Final Judgment of Foreclosure Damages dated august 4, 2026 entered in Case No. 2025-CA-1413of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, in which TRYON STREET ACQUISITION TRUST I, is the Plaintiff, and FUTURE ESTATE INVESTMENTS CORP, et. al., is the Defendants, the Clerk of the Circuit Court will sell to the highest and best bidder for cash to be conducted in an online sale at http://www.charlotte.realforeclose.com beginning at 11:00 a.m. on September 23, 2026, in accordance with Chapter 45 Florida Statutes, the following-described property set forth in said Final Judgment of Foreclosure and Damages: Lot 8, Block 1322 of Port Charlotte Subdivision Section Thirteen, according to the map or plat thereof, as recorded in Plat Book 5, Page 2,
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Public Records of Charlotte County, Florida. Together with all rents, issues and profits. Property Address: 23316 Airway Avenue, Port Charlotte, Florida 33980 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 5th day of August 2026. 08/06/2026 (SEAL) B. Lackey CLERK OF COURT CHARLOTTE COUNTY, FLORIDA /s/ Ronald B. Cohn Ronald B. Cohn, Esquire Fla. Bar No: 599786 BURR & FORMAN LLP 201 N. Franklin Street, Suite 3200 Tampa, Florida 33602 (813) 221-2626 (office) Primary E-Mail Addresses: rcohn@burr.com Secondary E-Mail Addresses: dmorse@burr.com and mguerra@burr.com Attorney for Plaintiff August 14, 21, 2026 26-00978T		

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

--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF EMINENT DOMAIN PROCEEDINGS AND NOTICE OF HEARING FOR PUBLICATION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT
IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL ACTION
CASE NO. 26-CA-001027
PARCELS:
HVR-144; HVR-723A; HVR-723B; HVR-804A; and HVR-804B
CHARLOTTE COUNTY, a Political Subdivision of the State of Florida, Petitioner, vs. MARY LU HOMEOWNERS ASSOCIATION, INC., a Florida corporation; et al., Defendants.
STATE OF FLORIDA:
TO ALL AND SINGULAR THE SHERIFFS OF THE STATE OF FLORIDA:

NOTICE IS HEREBY GIVEN TO ALL WHOM IT MAY CONCERN, INCLUDING ALL PARTIES CLAIMING ANY INTEREST BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); AND TO ALL HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE, OR INTEREST IN THE PROPERTY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO; that a Petition in Eminent Domain and Declaration of Taking has been filed to acquire certain property interests in Charlotte County, Florida as described in the Petition.

Each Defendant and any other person claiming any interest in, or having a lien upon, the property described in the Petition is required to serve a copy of their written defenses to the Petition on Charlotte County's attorney, whose name and address is shown below and to file the original of the defenses with the Clerk of this Court, on or before October 12, 2026, showing what right, title, interest or lien the Defendant has in, or to the property described in the Petition and to show cause why that property should not be taken for the uses and purposes set forth in the Petition. If any Defendant fails to do so a default will be entered against that Defendant for the relief demanded in the Petition.

PLEASE TAKE NOTICE that a Declaration of Taking has been filed in this cause and that Charlotte County will apply for an Order of Taking vesting title and possession to the property as described in the Petition in the name of Charlotte County, and any other order the Court deems proper before the Honorable Judge Russell T. Kirshy, on Thursday, November 12, 2026 at 1:30 p.m. (2 hours reserved) at the Charlotte County Justice Center, Courtroom 4C, 350 East Marion Avenue, Punta Gorda, Florida 33950. All Defendants in this action may request a hearing at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object

to the Order of Taking.
WITNESS MY HAND AND SEAL this 30 day of July, 2026.
ROGER D. EATON
CLERK OF CIRCUIT COURT
By: (SEAL) B. Lackey
Deputy Clerk

Robert J. Gill, Esquire
Adams & Reese, LLP
2001 Siesta Drive, Suite 302
Sarasota, FL 34239
(941) 316-7620
Robert.Gill@arlaw.com
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 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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.

EXHIBIT "A"
PARCEL HVR-144 – Partial Fee Take - Road Right-of-Way
PARCEL HVR-723A – Temporary Construction Easement
PARCEL HVR-723B – Temporary Construction Easement
PARCEL HVR-804A – Perpetual Drainage Easement
PARCEL HVR-804B – Perpetual Drainage Easement
LEGAL DESCRIPTION HVR-144: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, and those portions of Lots 1, 3 and 4, Block 45, Harbor View, De Coster's Addition, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 24, Public Records of Charlotte County, Florida.

Being described as follows:
Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 705.47 feet through a central angle of 35°16'25" with a chord bearing North 70°36'03" East and a chord distance of 694.38 feet to the end of said curve; thence South 01°45'45" East a distance of 40.00 feet to the south existing right of way line of said County Road 776 (per Section 01560-2601) for a POINT OF BEGINNING; thence along said south existing right of way line South 32°37'52" East a distance of 12.18 feet to the beginning of a curve having a ra-

dius of 1,293.14 feet; thence along the arc of said curve to the left a distance of 61.49 feet through a central angle of 02°43'28" with a chord bearing South 84°04'29" West and a chord distance of 61.48 feet to the end of said curve; thence South 81°20'11" West a distance of 62.11 feet to the beginning of a curve having a radius of 1,293.14 feet; thence along the arc of said curve to the left a distance of 270.43 feet through a central angle of 11°58'55" with a chord bearing South 73°58'10" West and a chord distance of 269.93 feet to the end of said curve; thence South 66°06'03" West a distance of 84.74 feet to the beginning of a curve having a radius of 1,293.14 feet; thence along the arc of said curve to the left a distance of 99.78 feet through a central angle of 04°25'16" with a chord bearing South 62°00'45" West and a chord distance of 99.76 feet to the end of said curve; thence South 30°11'53" East a distance of 23.11 feet to the beginning of a curve having a radius of 1,270.02 feet; thence along the arc of said curve to the left a distance of 12.56 feet through a central angle of 00°34'00" with a chord bearing South 59°31'07" West and a chord distance of 12.56 feet; thence North 22°20'31" West a distance of 41.17 feet to said south existing right of way line and to the beginning of a curve having a radius of 1,105.92 feet; thence along said south existing right of way line the arc of said curve to the right a distance of 588.14 feet through a central angle of 30°28'13" with a chord bearing North 73°00'09" East and a chord distance of 581.23 feet to the end of said curve and to the POINT OF BEGINNING. Containing 11,042 square feet.

And
LEGAL DESCRIPTION HVR-723A: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, and those portions of Lots 4 and 5, Block 45, Harbor View, De Coster's Addition, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 24, Public Records of Charlotte County, Florida. Being described as follows:

Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 211.23 feet through a central angle of 10°33'42" with a chord bearing North 58°14'41" East and a chord distance of 210.93 feet to the end of said curve; thence South 26°28'28" East a distance of 60.11 feet to the beginning of a curve having a radius of 1,293.14 feet for a POINT OF BEGINNING; thence along the arc of said curve to the right a

distance of 75.74 feet through a central angle of 03°21'22" with a chord bearing North 66°02'31" East and a chord distance of 75.73 feet to the end of said curve; thence South 42°04'33" East a distance of 50.90 feet; thence South 32°40'14" West a distance of 43.34 feet; thence South 63°04'13" West a distance of 49.63 feet; thence North 28°23'51" West a distance of 75.02 feet to the POINT OF BEGINNING. Containing 5,688 square feet.
And
Legal Description of HVR-723B: Those portions of Lots 1 and 2, Block 45, Harbor View, De Coster's Addition, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 24, Public Records of Charlotte County, Florida. Being described as follows:
Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 592.12 feet through a central angle of 29°36'23" with a chord bearing North 67°46'02" East and a chord distance of 585.56 feet to the end of said curve; thence South 07°25'47" East a distance of 55.76 feet to the beginning of a curve having a radius of 1,293.14 feet for a POINT OF BEGINNING; thence along the arc of said curve to the right a distance of 56.90 feet through a central angle of 02°31'17" with a chord bearing North 81°37'38" East and a chord distance of 56.90 feet to the end of said curve; thence South 28°14'59" West a distance of 20.80 feet; thence South 00°56'03" West a distance of 46.50 feet; thence North 89°03'57" West a distance of 38.60 feet; thence North 07°13'42" West a distance of 56.35 feet to the POINT OF BEGINNING. Containing 2,647 square feet.
And
Legal Description of HVR-804A: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, and that portion of Lot 4, Block 45, Harbor View, De Coster's Addition, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 24, Public Records of Charlotte County, Florida. Being described as follows:

Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve

having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 207.88 feet through a central angle of 10°23'38" with a chord bearing North 58°09'40" East and a chord distance of 207.60 feet to the end of said curve; thence South 26°38'31" East a distance of 60.06 feet for a POINT OF BEGINNING; thence North 66°06'03" East a distance of 84.74 feet; thence South 21°48'52" West a distance of 10.05 feet; thence South 46°08'10" East a distance of 24.48 feet; thence South 62°02'59" West a distance of 50.50 feet; thence North 83°24'51" West a distance of 36.16 feet; thence North 25°33'46" West a distance of 8.67 feet; thence North 62°43'30" West a distance of 8.00 feet to the POINT OF BEGINNING. Containing 2,209 square feet.

And
Legal Description of HVR-804B: That portion of Lot 1, Block 45, Harbor View, De Coster's Addition, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 24, Public Records of Charlotte County, Florida. Being described as follows:
Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 582.49 feet through a central angle of 29°07'29" with a chord bearing North 67°31'35" East and a chord distance of 576.24 feet to the end of said curve; thence South 07°54'41" East a distance of 56.11 feet for a POINT OF BEGINNING; thence North 81°20'11" East a distance of 62.11 feet; thence South 03°14'02" West a distance of 7.17 feet; thence South 27°37'59" West a distance of 14.05 feet; thence South 83°12'24" West a distance of 5.76 feet; thence South 42°59'25" West a distance of 15.73 feet; thence North 89°02'12" West a distance of 24.37 feet; thence North 09°28'08" West a distance of 12.02 feet; thence North 48°56'17" West a distance of 15.49 feet to the POINT OF BEGINNING. Containing 1,184 square feet.

Property Account No(s): 402330281001
OWNED BY: MARY LU HOMEOWNERS ASSOCIATION, INC., a Florida corporation
Pursuant to: Warranty Deed
Recorded at: OR Book 988, Page 1459
in the public records in and for Charlotte County, Florida.
SUBJECT TO: As to Parcels HVR-144, HVR-723A,

HVR-723B, HVR-804A and HVR-804B:
Instrument: Notice of Commencement (recorded 2026-05-11)
In favor of: Wetherington Restoration & Remodeling, Inc., a Florida corporation
Recorded at: Instrument No. 3642909
in the public records in and for Charlotte County, Florida.
Instrument: Stock Certificate 612 from Mary Lu Homeowners Association, Inc. (Parcel Tax ID 402330276905)
In favor of: Darlene Romito, Personal Representative of The Estate of Barbara L. Sperry – Lot 99
Recorded at: Instrument No. 2969745
in the public records in and for Charlotte County, Florida.
As to Parcels HVR-144, HVR-723A, and HVR-804A ONLY:
Instrument: Stock Certificate 671 from Mary Lu Homeowners Association, Inc. (Parcel Tax ID 402330203901)
In favor of: Winfred Jean Wydra and Nancee Terracciano a/k/a Nancee Terrioriano – Lot 114
Recorded at: Instrument No. 3629247
in the public records in and for Charlotte County, Florida.
As to Parcels HVR-723B and HVR-804B ONLY:
Instrument: Stock Certificate 523 from Mary Lu Homeowners Association, Inc. (Parcel Tax ID 402330243901)
In favor of: William E. Stagner – Lot 1
Recorded at: Instrument No. 2423345
in the public records in and for Charlotte County, Florida.
As to Parcel HVR-723A ONLY:
Instrument: Stock Certificate 610 from Mary Lu Homeowners Association, Inc. (Parcel Tax ID 402330203902)
In favor of: Anthony Bilotta, Trustee of the Anthony Bilotta Trust – Lot 113
Recorded at: Instrument No. 2992136
in the public records in and for Charlotte County, Florida.
As to Parcel HVR-723B ONLY:
Instrument: Stock Certificate 559 from Mary Lu Homeowners Association, Inc. (Parcel Tax ID 402330243902)
In favor of: Rodney A. Miner, as Personal Representative of the Estate of Carol Joyce Swanston a/k/a Carol Miner Swanston – Lot 2
Recorded at: Instrument No. 2669230
in the public records in and for Charlotte County, Florida.
and
Instrument: Personal Representative's Distributive Deed and Release of Property (Share No. 128 - Parcel ID 402330243902) and Quit Claim Deed
In favor of: Lydia Love Rist
Recorded at: Instrument Nos. 3655265 and 3655266, respectively
in the public records in and for Charlotte County, Florida.
August 14, 21, 2026 26-00972T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT,
IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 25001376CA
FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. UNKNOWN DEVISEES, HEIRS, BENEFICIARIES, ASSIGNEES, LIENORS. CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DENNIS EDMUND QUINN A/K/A DENNIS E. QUINN A/K/A EDMUND QUINN A/K/A DENNIS QUINN, ET AL., DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 7th day of August, 2026,, and entered in Case No. 25001376CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and COURTNEY ANN QUINN A/K/A CPURTNEY ANN QUINN A/K/A COURTNEY QUINN, KAITLYN MARIE QUINN A/K/A KAITLYN QUINN, KYLE MICHAEL QUINN A/K/A KYLE QUINN AS PERSONAL REPRESENTATIVE OF THE ESTATE OF DENNIS EDMUND QUINN A/K/A DENNIS E. QUINN A/K/A EDMUND QUINN A/K/A DENNIS QUINN, KYLE MICHAEL QUINN A/K/A KYLE QUINN, UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DENNIS EDMUND QUINN A/K/A DENNIS E. QUINN A/K/A EDMUND QUINN A/K/A DENNIS QUINN AND SECTION 20 PROPERTY OWNER'S ASSOCIATION, INC. and UNKNOWN TENANTS IN POSSESSION OF THE SUBJECT PROPERTY are defendants. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose.com at 11:00 A.M. on the 10TH day of September, 2026, the following described property

as set forth in said Final Judgment, to wit:

Lot 39, Block 575, Punta Gorda Isles, Section Twenty, as per plat thereof, recorded in Plat Book 11, Pages 2A through 2Z-42, inclusive, of the Public Records of Charlotte County, Florida.
Property address: 552 Santiguay St, Punta Gorda, FL 33983
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 08/10/2026.
Roger D. Eaton
Clerk of the Circuit Court
By: (SEAL) B. Lackey
Deputy Clerk

Submitted by:
Tromberg, Miller, Morris & Partners, PLLC
ATTORNEY FOR PLAINTIFF
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@TMPPLLC.COM
25FL373-0548
August 14, 21, 2026 26-00996T

FIRST INSERTION

NOTICE OF ACTION (Formal Notice By Publication)
IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-CP-000686
IN RE: ESTATE OF BENJAMIN LEDBETTER, IV, Deceased.

TO: KAREN LEDBETTER
Address unknown
YOU ARE NOTIFIED that a Petition for Administration has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612 on or before 9/11/2026, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or

FIRST INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT
OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CASE NO: 26000668CC
ROTONDA SANDS CONSERVATION ASSOCIATION, INC. Plaintiff, v. MICHELINE GUERCIN, Defendant.
TO: MICHELINE GUERCIN,
51 Avenue De Verdon, Digne-Les-Bains, France 04000
YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the following described property in CHARLOTTE County, Florida:

Lot 141, Block 2 Rotonda Sands North Replat Unit 1 according to the plat thereof, recorded in Plat Book 11, Pages 4A thru Z2, of the Public Records of CHARLOTTE County, Florida.
Which has the address of 10 Leeward Ln, Placida, FL 33946
Has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Association Legal Services, LLC, Plaintiff's attorney,

order for the relief demanded, without further notice.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Signed on this 6 day of August, 2026.
ROGER D. EATON, CLERK
As Clerk of the Court (SEAL) By: Karen Davis
As Deputy Clerk
Aug. 14, 21, 28; Sept. 4, 2026 26-00977T

at 12600 World Plaza Lane. Build.#63, Fort Myers, FL 33907 (239-887-4276), leland@associationlegalservices.com, within thirty (30) days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED on 8/6, 2026.
Roger D. Eaton
CLERK OF THE CIRCUIT COURT (SEAL) By: As Deputy Clerk
August 14, 21, 2026 26-00976T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT
IN AND FOR CHARLOTTE COUNTY FLORIDA

CASE NO.: 25000607CA
KIAVI FUNDING, INC., Plaintiff, v. CAROLINI INVESTMENTS LLC, A FLORIDA LIMITED LIABILITY COMPANY; CARLOS CAROLINI, an Individual; THE UNKNOWN TRUSTEES OF THE RESIDENTIAL INVESTMENT TRUST IV; THE UNKNOWN BENEFICIARIES OF THE RESIDENTIAL INVESTMENT TRUST IV; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to an Order dated July 17, 2026 entered in Civil Case No. 25000607CA in Circuit Court of the 20th Charlotte Judicial Circuit in and for Charlotte County, Florida, Civil Division, wherein KIAVI FUNDING, INC., Plaintiff and CAROLINI INVESTMENTS LLC, A FLORIDA LIMITED LIABILITY COMPANY; CARLOS CAROLINI, an Individual are Defendant(s), Roger D. Eaton, Clerk of Court, will sell to the highest and best bidder for cash beginning at 11:00 AM at www.charlotte.realforeclose.com in accordance with Chapter 45, Florida Statutes on September 16, 2026 the following described property as set forth in said Final Judgment, to-wit:
LOT 80, BLOCK 1700, OF PORT CHARLOTTE SUBDIVISION SECTION FIFTY FOUR, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE 68A, OF THE PUBLIC

RECORDS OF CHARLOTTE COUNTY, FLORIDA.
Property Address: 5281 Forbes Terrace, Port Charlotte, Florida 33981
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.
THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.
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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

08/10/2026
Roger D. Eaton
CLERK OF THE CIRCUIT COURT
Charlotte County, Florida (SEAL) B. Lackey
DEPUTY CLERK OF COURT
Kelley Kronenberg
10360 W State Rd 84
Fort Lauderdale, FL 33324
Service Email: fltrealprop@kelleykronenberg.com
August 14, 21, 2026 26-00997T

lv20906_v11

SAVE TIME



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--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION
CASE NO. 24000001CA
BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST,
Plaintiff, vs.
LLOYD BENSON, III, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY BENSON A/K/A MARY E. BENSON, DECEASED, et al.
Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 09, 2026, and entered in 24000001CA of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST is the Plaintiff and LLOYD BENSON, III, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY BENSON A/K/A MARY E. BENSON, DECEASED; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; LLOYD BENSON, III are the Defendant(s). ROGER D. EATON as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.charlotte.realforeclose.com, at 11:00 AM, on September 09, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 22 AND 23, BLOCK 236, PORT CHARLOTTE SUBDIVISION, SECTION 8, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 4, PAGES 16A THROUGH 16Z7, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.
Property Address: 18375 TEMPLE AVE, PORT CHARLOTTE, FL 33948

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

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 11 day of August, 2026.
ROGER D. EATON
As Clerk of the Court
By: Britany Lackey
As Deputy Clerk

Submitted by: Robertson, Anschutz, Schneid, Crane & Partners, PLLC
Attorneys for Plaintiff
6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487
Telephone: 561-241-6901
Fax: 561-997-6909
23-140254 - MaM
August 14, 21, 2026 26-01003T

FIRST INSERTION

AMENDED NOTICE OF SALE, PURSUANT TO CHAPTER 45, F.S. IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN AND FOR SARASOTA COUNTY, FLORIDA
CASE NUMBER:
2026 CA 001320 NC
CHARLES E. BOURNIVAL AND PAMELA J. BOURNIVAL, AS TRUSTEES OF THE BOURNIVAL TRUST U/T/D 5/1/04;
Plaintiffs, v.
HEATHER OLSON, AS TRUSTEE OF THE GRATITUDE TRUST, CITY OF VENICE FLORIDA, a municipal Florida corporation, MARA VISTA INVEST, LLC, a Florida limited liability company, CARRIE BECK, an individual, UNKNOWN TENANT NO. 1, UNKNOWN TENANT NO. 2, UNKNOWN TENANT NO. 3, UNKNOWN TENANT NO. 4, UNKNOWN TENANT NO. 5, UNKNOWN TENANT NO. 6, UNKNOWN TENANT NO. 7, UNKNOWN TENANT NO. 8, UNKNOWN TENANT NO. 9, UNKNOWN TENANT NO. 10, UNKNOWN TENANT NO. 11, UNKNOWN TENANT NO. 12, UNKNOWN TENANT NO. 13, UNKNOWN TENANT NO. 14, UNKNOWN TENANT NO. 15, UNKNOWN TENANT NO. 16, UNKNOWN TENANT NO. 17, UNKNOWN TENANT NO. 18, UNKNOWN TENANT NO. 19, UNKNOWN TENANT NO. 20, UNKNOWN TENANT NO. 21, UNKNOWN TENANT NO. 22, UNKNOWN TENANT NO. 23, and UNKNOWN TENANT NO. 24, Defendants.
NOTICE IS HEREBY GIVEN pursuant to the Amended Uniform Final Judgment of Mortgage Foreclosure dated August 4, 2026, entered in Case No. 2026 CA 001320 NC in the Circuit Court of the Twelfth Judicial Circuit in and for Sarasota County, Florida, wherein CHARLES E. BOURNIVAL and PAMELA J. BOURNIVAL, as Trustees of the BOURNIVAL TRUST U/T/D 5/1/04 is the Plaintiff, and HEATHER OLSON, as Trustee of the GRATITUDE TRUST, et al., are the Defendants, that KAREN E. RUSHING, Clerk of the Circuit Court and County Comptroller of Sarasota County, Florida, will sell to the highest and best bidder for cash online at www.sarasota.realforeclose.com at 9:00 a.m. on the 29th day of September, 2026, in accordance with Chapter 45, Florida Statutes, the following described property as set forth in said Final Judgment, to wit: SEE EXHIBIT “A”
EXHIBIT A
Lot 7, Block 1333, Port Charlotte Subdivision, Section II a Sub-division according to the Plat thereof, as recorded in Plat Book 4, Pages 22A and 22E, Public Records of Charlotte County, Florida.
21472 Mallory Ave Pt, Charlotte, FL 33952
Lot 3, Block L, PINE LAKE, a Subdivision according to the Plat thereof, as recorded in Plat Book 3, Pages 37A and 37B, Public Records of Charlotte County, Florida.
8271 Pelican Rd, Englewood, FL 34224
Lot 5, Block L, PINE LAKE, a Subdivision according to the Plat thereof, as recorded in Plat Book 3, Pages 37A and 37B, Public Records of Charlotte County, Florida.
8283 Pelican Rd, Englewood, FL 34224
Lot 6, Block L, PINE LAKE, a Subdivision according to the Plat thereof, as recorded in Plat Book 3, Pages 37A and 37B, Public Records of Charlotte County, Florida.
8283 Pelican Rd, Englewood, FL 34224
Lot 6, Block L, PINE LAKE, a Subdivision according to the Plat thereof, as recorded in Plat Book 3, Pages 37A and 37B, Pub-

lic Records of Charlotte County, Florida.
8289 Pelican Rd, Englewood, FL 34224
Lot 17 and the West 16 2/3 feet of Lot 18, Block 213, Edgewood Section of Venice Subdivision, Unit 14, a Subdivision according to the Plat thereof as recorded in Plat Book 2, Page 166, inclusive, of the Public Records of Sarasota County, Florida.
820 Pineland Ave, Venice, FL 34285
Lots 3967 and 3968, South Venice Subdivision, Unit 14, a Sub-division according to the Plat thereof as recorded in Plat Book 6, Page 50, Public Records of Sarasota County, Florida.
4224 Mercury Rd, Venice, FL 34293
The East 42 feet of Lot 13 and the West 24 feet of Lot 14, Block A, Harbor Oaks Subdivision, Unit 14, a Subdivision according to the Plat thereof as recorded in Plat Book 2, Page 44, of the Public Records of Sarasota County, Florida.
2131 Palm Terrace, Sarasota, FL 34231
Lot 6, Block 1, Westfield Subdivision, a Subdivision according to the Plat thereof as recorded in Plat Book 1, Page 209, of the Public Records of Manatee County, Florida. Together with a portion or an alley adjacent to Lot 8, vacated in Official Record Book 1072, Page 656, Public Records of Manatee County, FL.
602 26th St W, Bradenton, FL 34205
The East 54.2 feet of the North 101.2 feet of Lot 1, and all of Lots 11 and 12, Block B, Vierhout's Subdivision, less the E 80 feet thereof, according to the Plat thereof as recorded in Plat Book 2, Page 113, of the Public Records of Manatee County, Florida.
2517 19th Ave W, Bradenton, FL 34205
Lots 517 and 518, Palmetto Point Subdivision, Unit 14, a Subdivision according to the Plat thereof as recorded in Plat Book 8, Page 124 through 127, of the Public Records of Manatee County, Florida.
331 51st St Ct W, Palmetto, FL 34221

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 Sarasota County Jury Office, P.O. Box 3079, Sarasota, Florida 34230-3079, (941)861-7400, at least seven (7) days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven (7) days; if you are hearing or voice impaired, call 711.

Dated at Sarasota County, Florida this 7th day of August, 2026.
GIBSON KOHL, P.L.
1800 2nd Street, Suite 777
Sarasota, FL 34236
Telephone: 941-362-8880
Facsimile: 941-362-8881
Primary Email: James@legaljim.com
Secondary Email: Forest@legaljim.com
Attorneys for Plaintiff
By: /s/ James D. Gibson
James D. Gibson
Fla. Bar No. 0709069
August 14, 21, 2026 26-00985T

FIRST INSERTION

NOTICE OF EMINENT DOMAIN PROCEEDINGS AND NOTICE OF HEARING FOR PUBLICATION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION
CASE NO. 26-CA-001055
PARCELS:
HVR-102A; HVR-102B; HVR-801; HVR-137; and HVR-803
CHARLOTTE COUNTY, a Political Subdivision of the State of Florida, Plaintiff, vs.
PORT CHARLOTTE CHESTNUT, LLC, f/k/a Deancurt Port Charlotte, LLC, a Delaware limited liability company; et al., Defendants.
STATE OF FLORIDA:
TO ALL AND SINGULAR THE SHERIFFS OF THE STATE OF FLORIDA:
NOTICE IS HEREBY GIVEN TO ALL WHOM IT MAY CONCERN, INCLUDING ALL PARTIES CLAIMING ANY INTEREST BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); AND TO ALL HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE, OR INTEREST IN THE PROPERTY DESCRIBED IN EXHIBIT “A” ATTACHED HERETO; that a Petition in Eminent Domain and Declaration of Taking has been filed to acquire certain property interests in Charlotte County, Florida as described in the Petition.
Each Defendant and any other person claiming any interest in, or having a lien upon, the property described in the Petition is required to serve a copy of their written defenses to the Petition on Charlotte County's attorney, whose name and address is shown below and to file the original of the defenses with the Clerk of this Court, on or before October 12, 2026, showing what right, title, interest or lien the Defendant has in, or to the property described in the Petition and to show cause why that property should not be taken for the uses and purposes set forth in the Petition. If any Defendant fails to do so a default will be entered against that Defendant for the relief demanded in the Petition.
PLEASE TAKE NOTICE that a Declaration of Taking has been filed in this cause and that Charlotte County will apply for an Order of Taking vesting title and possession to the property as described in the Petition in the name of Charlotte County, and any other order the Court deems proper before the Honorable Judge Russell T. Kirshy, on Monday, November 12, 2026 at 1:30 p.m. (3 hours reserved) at the Charlotte County Justice Center, Courtroom 4C, 350 East Marion Avenue, Punta Gorda, Florida 33950. All Defendants in this action may request a hearing at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object to the Order of Taking.
WITNESS MY HAND AND SEAL this 4 day of August, 2026.
ROGER D. EATON
CLERK OF CIRCUIT COURT
By: (SEAL) B. Lackey
Deputy Clerk
Tiernan Cole, Assistant County Attorney
Office of the Charlotte County Attorney
18500 Murdock Circle, 5th Floor
Port Charlotte, Florida 33948-1094
Tiernan.Cole@CharlotteCountyFL.gov
Terri.Forister@CharlotteCountyFL.gov
County.Attorney@CharlotteCountyFL.gov

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 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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.

EXHIBIT “A”
PARCEL HVR-102A – Partial Fee Take – Road Right-of-Way
PARCEL HVR-102B – Partial Fee Take – Road Right-of-Way
PARCEL HVR-801 – Perpetual Drainage Easement
LEGAL DESCRIPTION HVR-102A: That portion of the northeast 1/4 of Section 25, Township 40 South, Range 22 East, Charlotte County, Florida. Being described as follows: Commence at the southeast corner of the northeast 1/4 of said Section 25, said corner also being the northeast corner of the southeast 1/4 of said Section 25; thence along the east line of said southeast 1/4, South 00°09'22” West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the left a distance of 210.05 feet through a central angle of 04°12'04” with a chord bearing South 84°36'51” West and a chord distance of 210.00 feet to the end of said curve; thence continue along said survey baseline South 82°30'49” West a distance of 495.95 feet; thence North 07°29'11” West a distance of 102.89 feet to the north existing Charlotte County right of way line (per Official Records Book 1666, Page 1196, Public Records of Charlotte County, Florida) for a POINT OF BEGINNING; thence along said north existing Charlotte County right of way line South 82°22'32” West a distance of 134.90 feet to the east existing Charlotte County right of way line (per said Official Records Book 1666, Page 1196); thence along said east existing Charlotte County right of way line North 00°44'34” East a distance of 89.70 feet; thence North 34°35'20” East a distance of 65.01 feet; thence North 37°19'48” East a distance of 97.16 feet; thence South 52°40'12” East a distance of 68.75 feet; thence South 35°59'43” West a distance of 57.43 feet to the beginning of a curve having a radius of 83.35 feet; thence along the arc of said curve to the left a distance of 127.61 feet through a central angle of 87°43'17” with a chord bearing South 07°51'53” East and a chord distance of 115.51 feet to the end of said curve and to the POINT OF BEGINNING.

Containing 18,870 square feet
And
LEGAL DESCRIPTION HVR-102B: That portion of the northeast 1/4 of Section 25, Township 40 South, Range 22 East, Charlotte County, Florida. Being described as follows: Commence at the southeast corner of the northeast 1/4 of said Section 25, said corner also being the northeast corner of the southeast 1/4 of said Section 25; thence along the east line of said southeast 1/4, South 00°09'22” West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road); thence along said east line North 00°09'22” East a distance of 7.77 feet to said northeast corner and said southeast corner; thence along the east line of said northeast 1/4, North 00°09'55” East a distance of 67.03 feet to the beginning of a curve having a radius of 2,940.79 feet for a POINT OF BEGINNING; thence along the arc of said curve to the left a distance of 221.18 feet through a central angle of 04°18'33” with a chord bearing South 84°39'03” West and a chord distance of 221.13 feet to the end of said curve; thence South 82°30'01” West a distance of 180.32 feet to the east existing Charlotte County right of way line (per Official Records Book 1666, Page 1196, Public Records of Charlotte County, Florida); thence along said east existing Charlotte County right of way line North 00°10'01” East a distance of 9.53 feet; thence North 81°59'02” East a distance of 149.89 feet to the beginning of a curve having a radius of 3,076.00 feet; thence along the arc of said curve to the right a distance of 251.82 feet through a central angle of 04°41'26” with a chord bearing North 84°19'45” East and a chord distance of 251.75 feet to said east line and to the end of said curve; thence along said east line South 00°09'55” West a distance of 11.16 feet to the POINT OF BEGINNING. Containing 4,276 square feet
And
LEGAL DESCRIPTION HVR-801: That portion of the northeast 1/4 of Section 25, Township 40 South, Range 22 East, Charlotte County, Florida. Being described as follows: Commence at the southeast corner of the northeast 1/4 of said Section 25, said corner also being the northeast corner of the southeast 1/4 of said Section 25; thence along the east line of said southeast 1/4, South 00°09'22” West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the left a distance of 210.05 feet through a central angle of 04°12'04” with a chord bearing South 84°36'51” West and a chord distance of 210.00 feet to the end of said curve; thence continue along said survey baseline South 82°30'49” West a distance of 502.09 feet; thence North 07°29'11” West a distance of 109.95 feet for a POINT OF BEGINNING; thence South 81°59'02” West a distance of 127.87 feet to the east existing Charlotte County right of way line (per Official Records Book 1666, Page 1196, Public Records of Charlotte County, Florida) thence along said east existing Char-

lotte County right of way line North 00°44'34” East a distance of 83.43 feet; thence North 34°35'20” East a distance of 65.01 feet; thence North 37°19'48” East a distance of 97.16 feet; thence South 52°40'12” East a distance of 57.66 feet; thence North 35°14'16” East a distance of 69.30 feet; thence South 66°34'56” East a distance of 95.71 feet to the beginning of a curve having a radius of 80.00 feet; thence along the arc of said curve to the left a distance of 54.93 feet through a central angle of 39°20'27” with a chord bearing South 86°15'09” East and a chord distance of 53.86 feet to the end of said curve; thence North 74°04'37” East a distance of 51.38 feet; thence South 07°26'44” East a distance of 138.22 feet; thence South 82°42'05” West a distance of 280.98 feet to the beginning of a curve having a radius of 83.35 feet; thence along the arc of said curve to the left a distance of 22.46 feet to the end of said curve and to the POINT OF BEGINNING.
Containing 1.331 acres
Property Account No(s): 402225278002
OWNED BY: PORT CHARLOTTE CHESTNUT, LLC, f/k/a Deancurt Port Charlotte, LLC, a Delaware limited liability company
Pursuant to: Special Warranty Deed
Recorded at: OR Book 4991, Page 1650, in the public records in and for Charlotte County, Florida.
SUBJECT TO: Instrument: Multifamily Mortgage, Assignment of Leases and Rents, Security Agreement and Fixture Filing; Omnibus Assignment of Recordable Documents; and Subordination Agreement
Governmental Entity
In favor of: FEDERAL NATIONAL MORTGAGE ASSOCIATION a/k/a Fannie Mae, a United States government-sponsored enterprise and WALKER & DUNLOP, LLC, a Delaware limited liability company
Recorded at: Instrument Nos. 3597850; 3597851; and 3597852, respectively in the public records in and for Charlotte County, Florida.
Instrument: Extended Low Income Housing Agreement, as amended pursuant to that First Amendment to Extended Low Income Housing Agreement, as assigned pursuant to an Assignment and Assumption of Extended Low Income Housing Agreement; and Subordination Agreement
Governmental Entity
In favor of: FLORIDA HOUSING FINANCE CORPORATION, a public corporation and a public body corporate and politic duly existing under the laws of the State of Florida
Recorded at: OR Book 3255, Page 11; OR Book 4865, Page 152; OR Book 4991, Page 1660; and Instrument No. 3597852, respectively in the public records in and for Charlotte County, Florida.
Instrument: Unrecorded Business Lease
In favor of: PORT CHARLOTTE

CHESTNUT, LLC, a Delaware limited liability company d/b/a CHARLESTON CAY APARTMENT.
PARCEL HVR-137 – Partial Fee Take – Right of Way
PARCEL HVR-803 – Perpetual Drainage Easement
LEGAL DESCRIPTION HVR-137: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, and that portion of an unimproved road, William Curry's Addition to Hickory Bluff, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 21, Public Records of Charlotte County, Florida.
Being described as follows: Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54” West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50” East a distance of 837.71 feet; thence South 00°44'12” West a distance of 50.60 feet to the south existing right of way line of said County Road 776 (per Section 01560-2601) for a POINT OF BEGINNING; thence along said south existing right of way line North 52°57'50” East a distance of 536.27 feet to the beginning of a curve having a radius of 1,105.92 feet; thence continue along said south existing right of way line the arc of said curve to the right a distance of 92.71 feet through a central angle of 04°48'12” with a chord bearing North 55°21'56” East and a chord distance of 92.68 feet to the end of said curve; thence South 22°20'31” East a distance of 41.17 feet to the beginning of a curve having a radius of 1,270.02 feet; thence along the arc of said curve to the left a distance of 7.55 feet through a central angle of 00°50'26” with a chord bearing South 59°03'54” West and a chord distance of 7.55 feet to the end of said curve; thence North 31°06'19” West a distance of 20.89 feet to the beginning of a curve having a radius of 1,290.91 feet; thence along the arc of said curve to the left a distance of 138.88 feet through a central angle of 06°09'50” with a chord bearing South 55°48'46” West and a chord distance of 138.81 feet to the end of said curve; thence South 52°44'48” West a distance of 502.91 feet; thence North 00°44'12” East a distance of 21.68 feet to said south existing right of way line; thence along said south existing right of way line North 52°57'50” East a distance of 15.18 feet to the POINT OF BEGINNING.
Containing 10,825 square feet.
AND
LEGAL DESCRIPTION HVR-803: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54” West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50” East a distance of 838.54 feet; thence

South 37°02'10” East a distance of 56.91 feet for a POINT OF BEGINNING; thence North 52°44'48” East a distance of 88.34 feet; thence South 10°25'07” West a distance of 11.09 feet; thence South 12°19'08” East a distance of 50.88 feet; thence South 77°40'52” West a distance of 59.42 feet; thence North 12°19'08” West a distance of 16.43 feet; thence North 77°54'22” West a distance of 18.01 feet to the POINT OF BEGINNING.
Containing 2,833 square feet.
Property Account No: 402330251008
OWNED BY: CS1031 HARBOR VIEW MHC, LLC, a Delaware limited liability company
Pursuant to: Quitclaim Deed and Special Warranty Deed
Recorded at: OR Book 4616, Page 1177 and OR Book 4616, Page 1243, respectively in the public records in and for Charlotte County, Florida.
SUBJECT TO: Instrument: Multifamily Mortgage, Assignment of Leases and Rents, Security Agreement and Fixture Filing, and subsequent Assignment of Mortgage
In favor of: FEDERAL NATIONAL MORTGAGE ASSOCIATION a/k/a Fannie Mae, a United States government-sponsored enterprise and WALKER & DUNLOP, LLC, a Delaware limited liability company
Recorded at: OR Book 4616, Page 1183 and OR Book 4616, Page 1243, respectively in the public records in and for Charlotte County, Florida.
Instrument: UCC-1 Financing Statements and Assignment
In favor of: FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America
Recorded at: OR Book 4616, Page 1247; OR Book 4616, Page 1249; and OR Book 4616, Page 1669, respectively in the public records in and for Charlotte County, Florida.
Instrument: Unrecorded Master Lease dated August 13, 2020, as evidenced by that certain recorded Tenant/Landlord Subordination and Assignment Agreement between CS1031 Harbor View MHC, LLC and CS1031 Harbor View MHC Master Lessee, LLC, a Delaware limited liability company
In favor of: CS1031 HARBOR VIEW MHC MASTER LESSEE, LLC, a Delaware limited liability company
Recorded at: OR Book 4616, Page 1212 in the public records in and for Charlotte County, Florida.
Instrument: Notice of Commencement (recorded 05/06/2026)
In favor of: PHILLIP L. BUSMAN
Recorded at: Instrument No. 3641508 in the public records in and for Charlotte County, Florida.
Instrument: Unrecorded Business Lease
In favor of: CS1031 HARBOR VIEW MHC, LLC, a Delaware limited liability company d/b/a HARBOR VIEW ON THE BAY
August 14, 21, 2026 26-00973T

NOTICE OF EMINENT DOMAIN PROCEEDINGS AND NOTICE OF HEARING FOR PUBLICATION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL ACTION
CASE NO. 26-CA-001026
PARCELS:
HVR-104; HVR-700; HVR-108; HVR-701; HVR-802; HVR-126; HVR-713; HVR-133; HVR-139A; HVR-139B; and HVR-141

CHARLOTTE COUNTY, a Political Subdivision of the State of Florida, Petitioner, vs. ROLL'S LANDING CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation; et al., Defendants.
STATE OF FLORIDA:
TO ALL AND SINGULAR THE SHERIFFS OF THE STATE OF FLORIDA:

NOTICE IS HEREBY GIVEN TO ALL WHOM IT MAY CONCERN, INCLUDING ALL PARTIES CLAIMING ANY INTEREST BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); AND TO ALL HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE, OR INTEREST IN THE PROPERTY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO; that a Petition in Eminent Domain and Declaration of Taking has been filed to acquire certain property interests in Charlotte County, Florida as described in the Petition.

Each Defendant and any other person claiming any interest in, or having a lien upon, the property described in the Petition is required to serve a copy of their written defenses to the Petition on Charlotte County's attorney, whose name and address is shown below and to file the original of the defenses with the Clerk of this Court, on or before October 12, 2026, showing what right, title, interest or lien the Defendant has in or to the property described in the Petition and to show cause why that property should not be taken for the uses and purposes set forth in the Petition. If any Defendant fails to do so a default will be entered against that Defendant for the relief demanded in the Petition.

PLEASE TAKE NOTICE that a Declaration of Taking has been filed in this cause and that Charlotte County will apply for an Order of Taking vesting title and possession to the property as described in the Petition in the name of Charlotte County, and any other order the Court deems proper before the Honorable Judge Russell T. Kirshy, on Thursday, November 12, 2026 at 1:30 p.m. (2 hours reserved) at the Charlotte County Justice Center, Courtroom 4C, 350 East Marion Avenue, Punta Gorda, Florida 33950. All Defendants in this action may request a hearing at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object to the Order of Taking.

WITNESS MY HAND AND SEAL this 30 day of July, 2026.

ROGER D. EATON
CLERK OF CIRCUIT COURT
By: (SEAL) B. Lackey
Deputy Clerk

Robert J. Gill, Esquire
Adams & Reese, LLP
2001 Siesta Drive, Suite 302
Sarasota, FL 34239
(941) 316-7620
Robert.Gill@arlaw.com

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 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@ca.cjis20.org, 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.

EXHIBIT "A"
PARCEL HVR-104 – Partial Fee Take - Road Right-of-Way
PARCEL HVR-700 – Temporary Construction Easement
LEGAL DESCRIPTION HVR-104: Those portions of Phases VI, VII, X and XI, Roll's Landing, a Condominium, a condominium lying in Section 25, Township 40 South, Range 22 East, according to the Declaration of Condominium thereof recorded in Official Records Book 733, Page 188, as further described in Official Records Condominium Plat Book 4, Page 17A, Public Records of Charlotte County, Florida and any amendments thereto. Being described as follows: Commence at the southeast corner of the northeast 1/4 of said Section 25, said corner also being the northeast corner of the southeast 1/4 of said Sec-

tion 25; thence along the east line of said southeast 1/4, South 00°09'22" West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the left a distance of 146.87 feet through a central angle of 02°56'15" with a chord bearing South 85°14'46" West and a chord distance of 146.85 feet to the end of said curve; thence South 06°13'22" East a distance of 40.00 feet to the south existing right of way line of said County Road 776 (per Section 01560-2601) and to the north line of said Roll's Landing, a Condominium for a POINT OF BEGINNING; thence continue South 06°13'22" East a distance of 6.46 feet; thence South 81°59'02" West a distance of 133.90 feet; thence South 55°33'22" West a distance of 30.08 feet; thence South 81°59'09" West a distance of 58.32 feet; thence North 71°27'04" West a distance of 34.80 feet; thence South 81°59'02" West a distance of 171.68 feet; thence South 07°53'52" East a distance of 20.32 feet; thence South 82°37'30" West a distance of 44.00 feet to the beginning of a curve having a radius of 202.18 feet; thence along the arc of said curve to the left a distance of 235.79 feet through a central angle of 66°49'18" with chord bearing South 49°12'47" West and a chord distance of 222.66 feet to the end of said curve; thence South 00°49'20" West a distance of 81.44 feet; thence North 89°02'12" West a distance of 6.87 feet to the east existing right of way line of County Road 776A [Melbourne Street per said plat, also known as Harbor Drive (per Charlotte Acres, a subdivision recorded in Official Records Plat Book 2, Page 83, Public Records of Charlotte County, Florida)] and to the west line of said Roll's Landing, a Condominium; thence along said east existing right of way line and said west line North 00°49'20" East a distance of 215.91 feet to said south existing right of way line of County Road 776 and to the north line of said Roll's Landing, a Condominium; thence along said south existing right of way line and said north line the following three (3) courses; 1) North 57°45'04" East a distance of 41.26 feet; 2) North 82°30'49" East a distance of 539.66 feet to the beginning of a curve having a radius of 2,824.79 feet; 3) the arc of said curve to the right a distance of 62.30 feet through a central angle of 01°15'49" with a chord bearing North 83°08'44" East and a chord distance of 62.30 feet to the end of said curve and to the end of said courses to the POINT OF BEGINNING.

Containing 17,241 square feet
Property Account Nos: 402225826000 and 402225826087
And
LEGAL DESCRIPTION PARCEL HVR-700: That portion of Phase VI, Roll's Landing, a Condominium, a condominium lying in Section 25, Township 40 South, Range 22 East, according to the Declaration of Condominium thereof recorded in Official Records Book 733, Page 188, as further described in Official Records Condominium Plat Book 4, Page 17A, Public Records of Charlotte County, Florida and any amendments thereto.

Being described as follows: Commence at the southeast corner of the northeast 1/4 of said Section 25, said corner also being the northeast corner of the southeast 1/4 of said Section 25; thence along the east line of said southeast 1/4, South 00°09'22" West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the left a distance of 210.05 feet through a central angle of 04°12'04" with a chord bearing South 84°36'51" West and a chord distance of 210.00 feet to the end of said curve; thence continue along said survey baseline South 82°30'49" West a distance of 98.56 feet; thence South 07°29'11" East a distance of 62.02 feet for a POINT OF BEGINNING; thence South 09°22'37" East a distance of 15.25 feet; thence South 81°59'02" West a distance of 58.80 feet; thence North 07°34'53" West a distance of 15.25 feet; thence North 81°59'09" East a distance of 58.32 feet to the POINT OF BEGINNING.

Containing 893 square feet
Property Account No: 402225826087
OWNED BY: Roll's Landing Condominium Association, Inc., a Florida not-for-profit corporation
Pursuant to: Warranty Deed
Recorded at: OR Book 1528, Page 837
SUBJECT TO: N/A
PARCEL HVR-108 – Partial Fee Take - Road Right-of-Way
PARCEL HVR-701 – Temporary Con-

struction Easement
PARCEL HVR-802 – Perpetual Drainage Easement
LEGAL DESCRIPTION HVR-108: That portion of the northwest 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the southwest corner of the northwest 1/4 of said Section 30; thence along the west line of said Section 30, South 00°09'22" West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the right a distance of 210.98 feet through a central angle of 04°13'11" with a chord bearing North 88°49'28" East and a chord distance of 210.93 feet to the end of said curve; thence continue along said survey baseline South 89°03'57" East a distance of 446.57 feet; thence North 00°13'44" East a distance of 40.00 feet to the north existing right of way line of said County Road 776 (per Section 01560-2601) for a POINT OF BEGINNING; thence North 00°13'44" East a distance of 42.42 feet; thence North 89°54'11" East a distance of 53.73 feet; thence South 89°38'06" East a distance of 26.37 feet; thence North 17°00'16" West a distance of 10.48 feet; thence North 13°02'33" West a distance of 50.27 feet to the beginning of a curve having a radius of 115.00 feet; thence along the arc of said curve to the right a distance of 88.39 feet through a central angle of 44°02'25" with a chord bearing North 08°58'40" East and a chord distance of 86.23 feet to the end of said curve; thence North 32°17'38" East a distance of 54.05 feet; thence North 28°56'27" East a distance of 45.59 feet; thence North 24°34'10" East a distance of 49.03 feet; thence South 89°35'10" East a distance of 61.31 feet; thence South 00°24'50" West a distance of 66.67 feet; thence South 89°03'57" East a distance of 4.94 feet; thence South 00°05'51" East a distance of 213.97 feet; thence South 89°51'41" East a distance of 33.15 feet; thence South 00°24'50" West a distance of 39.52 feet to said north existing right of way line; thence along said north existing right of way line North 89°03'57" West a distance of 249.66 feet to the POINT OF BEGINNING.

Containing 1.025 acres
And
LEGAL DESCRIPTION PARCEL HVR-701: That portion of the northwest 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the southwest corner of the northwest 1/4 of said Section 30; thence along the west line of said Section 30, South 00°09'22" West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the right a distance of 210.98 feet through a central angle of 04°13'11" with a chord bearing North 88°49'28" East and a chord distance of 210.93 feet to the end of said curve; thence continue along said survey baseline South 89°03'57" East a distance of 507.99 feet; thence North 00°56'03" East a distance of 83.47 feet for a POINT OF BEGINNING; thence North 13°06'13" West a distance of 31.31 feet; thence North 67°15'14" East a distance of 16.72 feet; thence South 13°02'33" East a distance of 27.77 feet; thence South 17°00'16" East a distance of 10.48 feet; thence North 89°38'06" West a distance of 17.65 feet to the POINT OF BEGINNING.

Containing 575 square feet
And
LEGAL DESCRIPTION PARCEL HVR-802: That portion of the northwest 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the southwest corner of the northwest 1/4 of said Section 30; thence along the west line of said Section 30, South 00°09'22" West a distance of 7.77 feet to the survey baseline of County Road 776 (Harborview Road) and to the beginning of a curve having a radius of 2,864.79 feet; thence along said survey baseline the arc of said curve to the right a distance of 210.98 feet through a central angle of 04°13'11" with a chord bearing North 88°49'28" East and a chord distance of 210.93 feet to the end of said curve; thence continue along said survey baseline South 89°03'57" East a distance of 662.24 feet; thence North 00°56'03" East a distance of 79.06 feet for a POINT OF BEGINNING; thence North 00°05'51" West a distance of 67.25 feet; thence South 86°57'43" East a distance of 33.78 feet; thence South 00°24'50" West a distance of 65.54 feet; thence North 89°51'41" West a distance of 33.15 feet to the POINT OF BEGINNING. Containing 2,220 square feet

Property Account No: 402330156010
OWNED BY: CHARLOTTE FLORIDA PARTNERSHIP, a Florida general partnership
Pursuant to: Warranty Deed
Recorded at: OR Book 2649, Page 1502
in the public records in and for Charlotte County, Florida.
SUBJECT TO: Instrument: Easement
In favor of: Richard J. Dickenshied
Recorded at: OR Book 121, Page 501
in the public records in and for Charlotte County, Florida.
Instrument: Unrecorded Lease
In favor of: Unknown Tenant in Possession, 24082 Harborview Road, Port Charlotte, FL 33980
PARCEL HVR-126 – Partial Fee Take – Right of Way
PARCEL HVR-713 – Temporary Construction Easement
LEGAL DESCRIPTION HVR-126: That portion of the northwest 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the northeast corner of the northwest 1/4 of said Section 30; thence along the east line of said north-west 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline South 52°57'50" West a distance of 852.63 feet; thence South 00°39'56" West a distance of 50.56 feet to the south existing right of way line of said County Road 776 (per Section 01560-2601) for a POINT OF BEGINNING; thence continue South 00°39'56" West a distance of 41.33 feet; thence South 52°44'48" West a distance of 130.87 feet; thence North 01°40'20" East a distance of 42.54 feet to said south existing right of way line; thence along said south existing right of way line North 52°57'50" East a distance of 129.54 feet to the POINT OF BEGINNING. Containing 4,283 square feet

And
LEGAL DESCRIPTION HVR-713: That portion of the northwest 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the northeast corner of the northwest 1/4 of said Section 30; thence along the east line of said northwest 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline South 52°57'50" West a distance of 936.46 feet; thence South 37°02'10" East a distance of 72.81 feet for a POINT OF BEGINNING; thence North 52°44'48" East a distance of 27.49 feet; thence South 00°56'03" West a distance of 36.86 feet; thence North 89°03'57" West a distance of 21.60 feet; thence North 00°56'03" East a distance of 19.86 feet to the POINT OF BEGINNING.

Containing 613 square feet
Property Account Nos: 402330183004
OWNED BY: BARBARA E. PHELPS
Pursuant to: Warranty Deed and Quit Claim Deed
Recorded at: OR Book 607, Page 891 and OR Book 4809, Page 1439, respectively
in the public records in and for Charlotte County, Florida.
SUBJECT TO: N/A
PARCEL HVR-133 – Partial Fee Take – Right of Way
That portion of the northeast 1/4 and that portion of Lot 4, Block 45, Harbor View, De Coster's Addition, a subdivision recorded in Official Records Plat Book 1, Page 24, and that portion of Rowland Drive, all lying in Section 30, Township 40 South, Range 23 East, Public Records of Charlotte County, Florida. Being described as follows: Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 837.71 feet; thence North 00°44'12" East a distance of 50.60 feet to the north existing right of way line of said County Road 776 (per Section 01560-2601) for a POINT OF BEGINNING; thence along said north existing right of way line South 52°57'50" West a distance of 23.07 feet to the east line of Eagle Lakes Estates Condominium (per Condominium Plat Book 7, Page 35A, Public Records of Charlotte County, Florida); thence along said east line North 01°06'03" East a distance of 128.01 feet; thence South 89°29'45" East a distance of 17.41 feet; thence South 00°44'12" West a distance of 64.68 feet; thence South 37°15'12" East a distance of 13.22 feet; thence North

53°03'54" East a distance of 389.61 feet to the beginning of a curve having a radius of 1,414.34 feet; thence along the arc of said curve to the right a distance of 318.43 feet through a central angle of 12°54'00" with a chord bearing North 59°30'54" East and a chord distance of 317.76 feet to the end of said curve; thence North 00°00'00" East a distance of 38.75 feet; thence South 89°57'49" East a distance of 25.00 feet; thence South 00°00'00" East a distance of 12.85 feet to the beginning of a curve having a radius of 1,425.02 feet; thence along the arc of said curve to the right a distance of 34.27 feet through a central angle of 01°22'41" with a chord bearing North 68°00'37" East and a chord distance of 34.27 feet to the end of said curve; thence South 89°57'49" East a distance of 2.88 feet to the northwest corner of said Lot 4 and to the south line of Lime Street (per said plat); thence along said north line and said south line South 88°59'54" East a distance of 34.19 feet; thence South 19°54'26" East a distance of 5.74 feet to the beginning of a curve having a radius of 1,403.72 feet; thence along the arc of said curve to the right a distance of 15.23 feet through a central angle of 00°37'18" with a chord bearing North 70°24'01" East and a chord distance of 15.23 feet to said north line and said south line and to the end of said curve; thence along said north line and said south line, South 88°59'54" East a distance of 36.16 feet to said north existing right of way line and to the beginning of a curve having a radius of 1,185.92 feet; thence along said north existing right of way line the following five (5) courses; 1) the arc of said curve to the left a distance of 92.71 feet through a central angle of 04°28'46" with a chord bearing South 70°27'31" West and a chord distance of 92.69 feet to the end of said curve and the beginning of a curve having a radius of 1,185.92 feet; 2) the arc of said curve to the left a distance of 315.75 feet through a central angle of 15°15'17" with a chord bearing South 60°35'29" West and a chord distance of 314.82 feet to the end of said curve; 3) South 52°57'50" West a distance of 454.28 feet; 4) North 40°57'14" West a distance of 23.77 feet; 5) South 00°44'12" West a distance of 30.00 feet to the end of said courses and to the POINT OF BEGINNING.

Containing 22,662 square feet.
Property Account Nos: 402330202005
OWNED BY: SOUTHEASTERN CONFERENCE ASSOCIATION OF SEVENTH-DAY ADVENTISTS, INCORPORATED, a Florida not-for-profit corporation
Pursuant to: Personal Representative's Deed
Recorded at: OR Book 1575, Page 563
in the public records in and for Charlotte County, Florida.
SUBJECT TO: Instrument: Construction Mortgage
In favor of: First Horizon Bank, a Tennessee corporation f/k/a TIB Bank, successor in interest to Riverside Bank of the Gulf Coast
Recorded at: OR Book 3306, Page 1817
in the public records in and for Charlotte County, Florida.
Instrument: UCC-1 Financing Statement and related Amendments
In favor of: First Horizon Bank, a Tennessee corporation f/k/a TIB Bank, successor in interest to Riverside Bank of the Gulf Coast
Recorded at: OR Book 3306, Page 1829; OR Book 3741, Page 122; OR Book 4274, Page 2187; and Instrument No. 3213697
in the public records in and for Charlotte County, Florida.

PARCEL HVR-139A – Partial Fee Take – Right of Way
PARCEL HVR-139B – Partial Fee Take – Right of Way
LEGAL DESCRIPTION HVR-139A: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 265.62 feet through a central angle of 13°16'52" with a chord bearing North 59°36'17" East and a chord distance of 265.03 feet to the end of said curve; thence North 23°45'17" West a distance of 92.84 feet for a POINT OF BEGINNING; thence North 89°57'49" West a distance of 382.91 feet; thence North 01°06'03" East a distance of 208.38 feet; thence North 90°00'00" East a distance of 145.91 feet; thence South 00°00'00" East a distance of 74.19 feet; thence South 44°57'00" East a distance of 23.56 feet; thence South 89°53'59"

East a distance of 241.36 feet; thence South 00°00'00" East a distance of 117.31 feet; thence North 89°57'49" West a distance of 25.00 feet to the POINT OF BEGINNING. Containing 1.406 acres.
And
LEGAL DESCRIPTION HVR-139B: That portion of the northeast 1/4 of Section 30, Township 40 South, Range 23 East, Charlotte County, Florida. Being described as follows: Commence at the northwest corner of the northeast 1/4 of said Section 30; thence along the west line of said northeast 1/4, South 00°16'54" West a distance of 1,687.54 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 52°57'50" East a distance of 1,342.99 feet to the beginning of a curve having a radius of 1,145.92 feet; thence continue along said survey baseline the arc of said curve to the right a distance of 288.03 feet through a central angle of 14°24'06" with a chord bearing North 60°09'54" East and a chord distance of 287.28 feet to the end of said curve; thence North 01°15'09" East a distance of 76.13 feet for a POINT OF BEGINNING; thence North 89°57'49" West a distance of 2.88 feet to the beginning of a curve having a radius of 1,425.02 feet; thence along the arc of said curve to the right a distance of 3.12 feet through a central angle of 00°07'32" with a chord bearing North 68°45'44" East and a chord distance of 3.12 feet to the end of said curve; thence South 01°15'09" West a distance of 1.13 feet to the POINT OF BEGINNING.

Containing 2 square feet
Property Account No: 402330202004
OWNED BY: PASQUALE SCARINGELLA and FELICIA SCARINGELLA, husband and wife
Pursuant to: Warranty Deed and Quit Claim Deed
Recorded at: OR Book 732, Page 19 and OR Book 3183, Page 819, respectively
in the public records in and for Charlotte County, Florida.
SUBJECT TO: Instrument: Perpetual Easement for Ingress and Egress
In favor of: Harborview Acres, Inc., a Florida corporation
Recorded at: OR Book 732, Page 19
in the public records in and for Charlotte County, Florida.
Instrument: Mortgage, Assignment of Mortgage and additional Assignment of Mortgage
In favor of: The Bank of New York Mellon f/k/a The Bank of New York, Inc., as Trustee for the Certificateholders of the CWALT, Inc., Alternative Loan Trust 2007-18CB Mortgage Pass-Through Certificates, Series 2007-18CB
Recorded at: OR Book 3183, Page 821; OR Book 3183, Page 837; and OR Book 3568, Page 1694, respectively
in the public records in and for Charlotte County, Florida.

PARCEL HVR-141 – Partial Fee Take - Road Right-of-Way
That portion of Lot 3, Block 47, Harbor View, De Coster's Addition, a subdivision lying in Section 30, Township 40 South, Range 23 East, as per plat thereof recorded in Official Records Plat Book 1, Page 24, Public Records of Charlotte County, Florida. Being described as follows: Commence at the northeast corner of the northeast 1/4 of said Section 30; thence along the east line of said northeast 1/4, South 00°50'49" West a distance of 658.30 feet to the survey baseline of County Road 776 (Harborview Road); thence along said survey baseline North 88°59'54" West a distance of 737.57 feet; thence North 01°12'15" East a distance of 40.00 feet to the north existing right of way line of said County Road 776 (per Section 01560-2601) and to a point on the east line of said Lot 3 and the west line of Lot 4 (per said plat) for a POINT OF BEGINNING; thence along said north existing right of way line North 88°59'54" West a distance of 99.48 feet to an intersection with the east existing right of way line of Date Street (per said plat) and to the west line of said Lot 3; thence along said west line and said east existing right of way line North 01°15'00" East a distance of 33.72 feet; thence South 89°39'59" East a distance of 99.47 feet to said east line of Lot 3 and to the west line of said Lot 4; thence along said east line and said west line South 01°12'15" West a distance of 34.88 feet to the POINT OF BEGINNING. Containing 3,412 square feet.
Property Account No(s): 402330230004
OWNED BY: Sandra Betts
Pursuant to: Quit Claim Deed
Recorded at: OR Book 4644, Page 1000
in the public records in and for Charlotte County, Florida.
August 14, 21, 2026 26-00971T

SAVE
TIME



Email your Legal Notice
legal@businessobserverfl.com
Deadline Wednesday at noon
Friday Publication

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FLORIDA'S NEWSPAPER FOR THE G-SUITE
Business
Observer

1V20906_V33

SUBSEQUENT INSERTIONS

--- PUBLIC SALES / ESTATE ---

SECOND INSERTION	
NOTICE TO CREDITORS IN THE TWENTIETH CIRCUIT COURT IN AND FOR CHARLOTTE COUNTY, FLORIDA PROBATE CASE No. 26000775CP IN RE: ESTATE OF: ANNELIES IRENE WAGENKNECHT Deceased The administration of the estate of ANNELIES IRENE WAGENKNECHT, deceased, whose date of death was July 4, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF	
THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act, as described in section 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is filed within the time provided by section 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice was or shall be: August 7, 2026. Personal Representative: Katheryn Ciganek, P. O. Box 153082, Cape Coral, FL 33915 Attorney for Personal Representative: Alexis A. Sitka, P. A. Florida Bar Number: 0004766 P.O. Box 150171 Cape Coral, Florida 33915 Telephone: (239) 997-0078 August 7, 14, 2026 26-00963T	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File Number: 26000755CP IN RE: ESTATE OF MICHAEL A. BORODAWKA, Deceased. The administration of the Estate of MICHAEL A. BORODAWKA, Deceased, whose date of death was March 3, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the Personal Representative for said Estate and the Attorney for said Personal Representative are respectively set forth below. Al creditors of the Decedent and other persons having claims or demands against the Decedent's Estate upon 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.	
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The Personal Representative or curator has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in Florida Statutes Sections 732.216 - 732.228 applies, or may apply, unless a written demand is made by a creditor as specified under Florida Statutes Section 732.2211. The date of first publication of this Notice is August 7, 2026. Personal Representative: MICHAEL BORODAWKA 189 GROTON ROAD WESTFORD, MA 01886 Attorney for Personal Representative: BARRY A. DIAMOND, #471770 LAW OFFICES OF BARRY A. DIAMOND, P.A. Coral Springs Professional Campus 5541 N. University Drive, Suite 103 Coral Springs, Florida 33067 Telephone: (954) 752-5000 August 7, 14, 2026 26-00957T	

SECOND INSERTION	
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-657-CP Division Probate IN RE: ESTATE OF ELAINE DEVROY A/K/A ELAINE F. DEVROY A/K/A ELAINE FAUSTINA DEVROY 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 Elaine DeVroy a/k/a Elaine F. DeVroy a/k/a Elaine Faustina DeVroy, deceased, File Number 26-657-CP, by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950; that the decedent's date of death was April 29, 2025; that the total value of the estate is \$27,000.00 and that the names and addresses of those to whom it has been assigned by such order are: Darlene J. Lemnah 20 River Road Westmorland, NH 03467 Albert G. Jehan 2663 Durham Road Guilford, CT 06437-1049 Gary G. Jehan 670 West Street Guilford, CT 06437-1043 Mark H. Wong	
1843 Las Ramblas Drive Concord, CA 94521 ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is August 7, 2026. Petitioner: Darlene J. Lemnah 20 River Road Westmorland, NH 03467 Attorney for Petitioner: Jeffrey R. Kuhns, Florida Bar No. 96026 KUHN'S LAW FIRM, PLLC 425 Cross Street, Ste. #312 Punta Gorda, Florida 33950 Telephone: (941) 205-8000/ Fax: (941) 205-8001 E-Mail: jeff@kuhnslawfirm.com Secondary E-Mail: kimberly@kuhnslawfirm.com August 7, 14, 2026 26-00948T	

SECOND INSERTION	
NOTICE OF PUBLIC SALE To satisfy the owner's storage lien, PS Retail Sales, LLC will sell at public lien sale on August 28, 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 10:15 AM and continue until all units are sold. The lien sale is to be held at the online auction website, www.storage-treasures.com, where indicated. For online lien sales, bids will be accepted until 2 hours after the time of the sale specified. PUBLIC STORAGE # 77571, 2485 Luther Rd, Punta Gorda, FL 33983, (941) 270-3547 Time: 10:15 AM Sale to be held at www.storage-treasures.com. B104 - Rosema, Tina; B134 - Hite, Blane J; B139 - White, Aaneshia; B161 - Pagan, Rhiannon; B212 - Frock, Anderia; B215 - Adams, Mykayla; C133 - reeves, Ryan; C141 - Schiller, Daniel; C157 - Johnson, Lindsey; C170 - Menendez, Juan; C182 - Rodriguez, Noel; E149 - Perez, Richard PUBLIC STORAGE # 23953, 540 N Indiana Ave, Englewood, FL 34223, (941) 337-3250 Time: 01:45 PM Sale to be held at www.storage-treasures.com. 0116 - Parker, Robert; 0117 - Kamp, Stephen; 0205 - Shelhamer, John; 1036 - Wakley, Aaron; 1037 - Huckabey, Jerry; 1056 - Fast Rehabs Inc. LeBlance, James; 2004 - Crampton, Sydney; 2027 - Crampton, Sydney; 2077 - sohanchak, Joyce; 2160 - Keefe, Timothy; 2162 - Sturz, Suzanne; 3020 - Hunt, Angela; 3046 - Smith, Elizabeth; 3053 - Korczynski, Edwin J Ski; 3081 - Klijewski, Austin; 3091 - Brown, Angela; 3111 - Mitchell, Scott; 3149 - Babineau, Debrah; 3181 - Colon, Angel; 3216 - Botros, Iryna; 3289 - Millen, Kelly; 4037 - Weaver, Richard; 4048 - Ledford, James; 5022 - Sammons, Elizabeth; 6054 - Mills, Nathan 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. August 7, 14, 2026 26-00947T	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 2026-CP-000721 Division: Probate IN RE: ESTATE OF DAVID M. DERMER, SR. a/k/a DAVID MICHAEL DERMER, SR. Deceased. The administration of the estate of David M. Dermer, Sr., deceased, whose date of death was on or about July 15, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. 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 August 7, 2026. Personal Representative: Amanda Beverly 10660 SW Madison Ave. Arcadia, FL 34269 Attorney for Personal Representative: Forrest J. Bass, Attorney Florida Bar No.: 68197 Farr Law Firm, PA 99 Nesbit Street Punta Gorda, FL 33950 Telephone: (941) 639-1158 Fax: (941) 639-0028 Email: fbass@farr.com Secondary Email: msleeper@farr.com and probate@farr.com August 7, 14, 2026 26-00953T	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No.: 2026-CP-000723 Division: Probate IN RE: ESTATE OF LUIS ALBERTO CASANOVA a/k/a LUIS A. CASANOVA Deceased. The administration of the estate of Luis Alberto Casanova a/k/a Luis A. Casanova, deceased, whose date of death was May 11, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. 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 August 7, 2026. Personal Representative: Ena C. Casanova 119 Sinclair Street SW Port Charlotte, FL 33952 Attorney for Personal Representative: Forrest J. Bass, Attorney Florida Bar No.: 68197 Farr Law Firm, PA 99 Nesbit Street Punta Gorda, FL 33950 Telephone: (941) 639-1158 Fax: (941) 639-0028 Email: fbass@farr.com Secondary Email: msleeper@farr.com and probate@farr.com August 7, 14, 2026 26-00954T	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26000771CP Division Probate IN RE: ESTATE OF EARL ADELBERT MERRITT Deceased. The administration of the estate of Earl Adelbert Merritt, deceased, whose date of death was July 2, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property	
held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL 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 August 7, 2026. /s/Jennifer Brennan Jennifer Brennan Personal Representative 4941 Crestbrook Drive Waterford, MI 48328 /s/Mark Martella Mark Martella Attorney for Personal Representative Email Addresses: mark@martellalaw.com tara@martellalaw.com Florida Bar No. 0024021 Martella Law Firm, PLLC 18245 Paulson Drive, Suite 131 Port Charlotte, FL 33954 Telephone: (941) 867-6865 August 7, 14, 2026 26-00966T	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26000559CP IN RE: ESTATE OF JACQUELINE ETIENNE, Deceased. The administration of the estate of JACQUELINE ETIENNE, Deceased, whose date of death was July 27, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS	
NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211. The date of first publication of this notice is August 7, 2026. QUETELINE ETIENNE, Personal Representative Attorney for Personal Representative: Scott R. Bugay, Esquire Florida Bar No. 5207 2501 Hollywood Blvd. Suite 206 Hollywood, FL 33020 Telephone: (954) 767-3399 Fax: (305) 945-2905 Primary Email: Scott@srblawyers.com Secondary Email: Jennifer@srblawyers.com August 7, 14, 2026 26-00952T	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR CHARLOTTE COUNTY, FLORIDA PROBATE DIVISION File No. 26-000681-CP Division: PROBATE IN RE: ESTATE OF JEAN YVONNE SAUM, Deceased. The administration of the estate of Jean Yvonne Saum, deceased, whose date of death was January 6, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. 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 August 7, 2026. Personal Representative: DEVIN CLARE SAUM P.O. Box 529 Bokeelia, FL 33922 Attorney for Personal Representative: Cheyenne R. Young Florida Bar Number: 00515299 WOTITZKY, WOTITZKY & YOUNG, P.A. 1107 W. Marion Avenue, Unit #111 Punta Gorda, FL 33950 Telephone: (941) 639-2171 Fax: (941) 639-8617 E-Mail: cyoung@wotitzkylaw.com Secondary E-Mail: jackie@wotitzkylaw.com August 7, 14, 2026 26-00949T	

PUBLISH YOUR LEGAL NOTICE

Call 941-906-9386

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FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business Observer

lv20678_v28

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR CHARLOTTE
COUNTY, FLORIDA
CASE NO.: 2025-CA-001222

**NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,
Plaintiff, v.
SERGEY A. PROKOPETS, et al.,
Defendants.**

NOTICE is hereby given that Roger D. Eaton, Clerk of the Circuit Court of Charlotte County, Florida, will on September 9, 2026, at 11:00 a.m. ET, via the online auction site at www.charlotte.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Charlotte County, Florida, to wit:

Lot 10, Block 3470, PORT CHARLOTTE SUBDIVISION, SECTION SEVENTY-FOUR, according to the plat thereof, recorded in Plat Book 6, Page(s) 32A through 32P, of the Public Records of Charlotte County, Florida.

Property Address: 9057 Avalon Avenue, Englewood, FL 34224
pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 official seal of this Honorable Court this day of 08/05/2026.

Roger D. Eaton
Clerk of the Circuit Court
(SEAL) By: B. Lackey
DEPUTY CLERK
August 7, 14, 2026 26-00969T

FOURTH INSERTION

**NOTICE OF ACTION
CONSTRUCTIVE
SERVICE - PROPERTY**
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR CHARLOTTE
COUNTY, FLORIDA
CIVIL ACTION
CASE NO. 26-64-CA

**CARLO FINANCIAL
SOFTWARE TECHNOLOGY, LLC,
a Florida limited liability company,
Plaintiffs, v.
JUDAH INVESTMENTS, LLC. a
Florida Limited Liability Company,
GROWTH USA, LLC, a Delaware
Limited Liability Company,
PREMIUM GROUP PT, LLC, a
Florida Limited Liability Company
and ELEANOR I. LEGASPI,
MICHAEL I. LEGASPI and
HAROLD JOSEPH I. LEGASPI.**

TO: DEFENDANT, HAROLD JOSEPH I. LEGASPI and all unknown heirs, devisees and beneficiaries of HAROLD JOSEPH I. LEGASPI, IF ALIVE AND IF DEAD, THEIR UNKNOWN WIDOWS, WIDOWERS, HEIRS, DEVISEES, GRANTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THEM AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE FOREGOING DEFENDANT AND ALL PERSONS HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, AND ALL OTHERS WHOM IT MAY CONCERN:

YOU ARE HEREBY NOTIFIED that an action to quiet title on the following described property in Charlotte County, Florida:

Lot 50, Block 5034, First Replat in

Port Charlotte Subdivision Section Ninety Four, a subdivision according to the map or plat thereof, as recorded in Plat Book 15, Pages 48A thru 48R, of the Public Records of Charlotte County, Florida. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Robert C. Benedict, Plaintiffs' attorney whose address is Wideikis, Benedict & Berntsson, LLC, The BIG W Law Firm, 3195 S. Access Rd., Englewood, Florida 34224, on or before August 20, 2026, and file the original with the Clerk of this Court either before service on Plaintiffs' 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court July 15, 2026.

ROGER D. EATON,
Clerk of County
(SEAL) By: B. Lackey
Deputy Clerk
July 24, 31; Aug. 7, 14, 2026 26-00891T

SECOND INSERTION

**NOTICE OF ACTION -
CONSTRUCTIVE SERVICE**
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR CHARLOTTE
COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION
CASE NO. 26000860CA

**FINANCE OF AMERICA REVERSE
LLC
Plaintiff, vs.
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF JOCELYN
WALDRON A/K/A JOCELYN
WALDRON, SR., DECEASED . et. al.**

Defendant(s),
TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOCELYN WALDRON A/K/A JOCELYN WALDRON, SR., DECEASED, whose residence is unknown if

he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:
LOT 24, BLOCK 4842, PORT CHARLOTTE GOLF COURSE SECTION, AS PER PLAT THEREOF, RECORDED IN

PLAT BOOK 7, PAGES 33A THRU 33G, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 9/10/2026/ (30 days from Date of 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 or petition filed herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 at Charlotte County, Florida, this 5 day of August, 2026

ROGER D. EATON
CLERK OF THE CIRCUIT COURT
BY: B. LACKEY
DEPUTY CLERK
ROBERTSON, ANSCHUTZ, AND
SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
26-415356
August 7, 14, 2026 26-00970T

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
OF FLORIDA IN AND FOR
CHARLOTTE COUNTY
GENERAL JURISDICTION
DIVISION
CASE NO. 24001219CA

**JPMORGAN CHASE BANK,
NATIONAL ASSOCIATION,
Plaintiff, vs.
MARY K HAWKSHEAD A/K/A
MARY KAY HAWKSHEAD, et al.,
Defendant.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 4, 2026 in Civil Case No. 24001219CA of the

Circuit Court of the TWENTIETH JUDICIAL CIRCUIT in and for Charlotte County, Punta Gorda, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and Mary K Hawkshead a/k/a Mary Kay Hawkshead, et al., are Defendants, the Clerk of Court, Roger D. Eaton, will sell to the highest and best bidder for cash at www.charlotte.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 26th day of August, 2026 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 57, Block 92, PORT CHARLOTTE SUBDIVISION, SEC-

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2026-CP-000685
**IN RE: ESTATE OF
BAYLEIGH MARTINI-SHIPLEY,
Deceased.**

The administration of the estate of BAYLEIGH MARTINI-SHIPLEY, deceased, whose date of death was May 10, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 10 East Jefferson St., Quincy, FL 32351. 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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No. 082025CP00141900101
**IN RE: ESTATE OF
IGNATIUS F. DELEKTA, III
Deceased**

The administration of the estate of Ignatius F. Delekta, III, deceased, whose date of death was July 22, 2024, and whose last four digits of his social security number are 3857 is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Circuit Court for Charlotte County, Attn: Probate Division, Charlotte County Justice Center, 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are indicated below.

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

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

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

The date of first publication of this Notice is: August 7, 2026

Personal Representative:
Adam Broomhead
46 Annawamscutt Rd.
Barrington, RI 02806

Attorney for Personal Representative:
Mark Iacono
Florida Bar No. 0936081
Sylvia & Kishfy, LLC
56 Exchange Terrace, Suite 200
Providence, RI 02903
Telephone: 401-205-0061
Email: miacono@sklawri.com
August 7, 14, 2026 26-00958T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File Number 26000735CP
**IN RE: ESTATE OF
DOUGLAS JAMES LIKENS
Deceased**

The administration of the Estate of DOUGLAS JAMES LIKENS, deceased, File Number 26000735CP, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E Marion Avenue, Punta Gorda, Florida 33950. The Estate is Testate and the date of the decedent's Last Will and Testament is August 10, 2021. The name and address of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and all 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 the court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICES OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of the first publication of this notice is August 7, 2026.

**JEANETTE CROLEY,
Authorized Representative of
MEMBERS TRUST COMPANY FSB,
Personal Representative**

14055 Riveredge Drive, Suite 525
Tampa, Florida 33637
ROBERT D. SCHWARTZ, ESQ.,
Attorney for Personal Representative
Florida Bar No. 028525
1901 S. Congress Avenue, Suite 215
Boynton Beach, Florida 33426
Telephone: (561) 736-3440
E-mail: robert@schwartzpa.com
August 7, 14, 2026 26-00950T

SECOND INSERTION

TION 6, a subdivision according to the plat thereof, recorded in Plat Book 4, Page 7A thru 7F, of the Public Records of Charlotte County, Florida
Address: 111 Rodgers Ave NE, Port Charlotte, FL 33952

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 Jon Embury, Admin-

istrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/30/2026.

Deputy Clerk
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY: B. Lackey

24-09495FL
August 7, 14, 2026 26-00944T

SECOND INSERTION

held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

ALL CLAIMS NOT 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: August 7, 2026.

**ARRIENNE MARTINI
Personal Representative**
233 S Waterway Drive NW
Port Charlotte, FL 33952

Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
ntservice@hnh-law.com
August 7, 14, 2026 26-00967T

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR CHARLOTTE
COUNTY, FLORIDA
CIVIL DIVISION
CASE NO: 26001056CC
**ROTONDA MEADOWS/VILLAS
CONSERVATION
ASSOCIATION, INC.**

**Plaintiff, v.
CRISTIAN VERGARA,
Defendant.**

TO: CRISTIAN VERGARA
Hermanos Cabot 6688, Las Condes, Chile

YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the following described property in CHARLOTTE County, Florida:

Lot 3, Block 98, Rotonda Meadows, according to the map or plat thereof, as recorded in Plat Book 10, Page(s) 15A through 15Z18, of the Public Records of Charlotte County, Florida.
Which has the address of 5 Croton Ct, Placida, FL 33946

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Association Legal Services, LLC, Plaintiff's attorney,

at 12600 World Plaza Lane. Build.#63, Fort Myers, FL 33907 (239-887-4276), leland@associationlegalservices.com, within thirty (30) days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED on 8/4/26.

Roger D. Eaton
CLERK OF THE CIRCUIT COURT
(SEAL) By: M. Hoffman
As Deputy Clerk
August 7, 14, 2026 26-00959T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No. 26-637-CP
**IN RE: ESTATE OF
ADRIANNE K. COLOTON,
Deceased**

The administration of the estate of ADRIANNE K. COLOTON deceased, whose date of death was May 9, 2026, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave, Punta Gorda, Florida 33950. 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 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 August 7, 2026.

Personal Representative:
Elias M. Mahshie
407 E. Marion Ave, suite 101
Punta Gorda, Florida 33950

Attorney for Personal Representative:
/s/ Elias M. Mahshie
Elias M. Mahshie, ESQ.
Attorney for Petitioner
Florida Bar Number: 073103
MAHSHIE & DE COSTA, PA
407 E. Marion Ave, suite 101
Punta Gorda, Florida 33950
Telephone: (941) 639-7627
Fax: (941) 575-0242
E-Mail: Elias@MD-Lawfirm.com
Secondary E-Mail:
Kamalee@MD-Lawfirm.com
August 7, 14, 2026 26-00965T

SAVE



TIME

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FLORIDA NEWSPAPER FOR THE GULF

Business Observer

LV20906_V24

ACTIONS / SALES

SECOND INSERTION		
NOTICE OF ACTION IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY FLORIDA COUNTY CIVIL DIVISION CASE NO.: 26000269CC WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF PALISADES MORTGAGE LOAN TRUST 2021-RTL 1, Plaintiff, v. GEORGES REALTY, LLC, A NEW HAMPSHIRE LIMITED LIABILITY COMPANY, et al., Defendants. TO: BRANDI NICOLE THOMAS Last Known Address: 17306 Quincey Ave, Port Charlotte, FL 33948 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property located in Charlotte County, Florida: LOT 1, BLOCK 2705, PORT CHARLOTTE SUBDIVISION, SECTION THIRTY ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 26, PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA including the buildings, appurtenances, and fixture located thereon. Property Address: 17306 Quincey Ave, Port Charlotte, FL 33948 (the "Property"). filed against you and you are required		
to serve a copy of your written defenses, if any, to it on HOWARD LAW, Plaintiff's attorney, whose address is 902 Clint Moore Road, Suite 220, Boca Raton, FL 33487 on or before 9/4/26 (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition filed herein. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of this Court at Charlotte, Florida on this 31 day of July, 2026. ROGER D. EATON CHARLOTTE COUNTY CLERK OF COURT (SEAL) By: M. Hoffman Deputy Clerk 25-000649-1 August 7, 14, 2026 26-00942T		

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION CASE NO. 25001607CA LOANDEPOT.COM, LLC, Plaintiff, VS. CHICODY RAY MAYS A/K/A CHICODY MAYS; NINA ZIDRASHKO; GOODLEAP, LLC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed May 13, 2026 and entered in Case No. 25001607CA, of the Circuit Court of the 20th Judicial Circuit in and for CHARLOTTE County, Florida, wherein LOANDEPOT.COM, LLC is Plaintiff and CHICODY RAY MAYS A/K/A CHICODY MAYS; NINA ZIDRASHKO; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; GOODLEAP, LLC; are defendants. ROGER D. EATON, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.CHARLOTTE.REALFORECLOSE.COM, at 11:00 A.M., on 2nd day of September, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 6, BLOCK 2231, PORT CHARLOTTE SUBDIVISION SECTION TWENTY, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5,		
PAGE(S) 10A THROUGH 10F, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 08/04/2026. ROGER D. EATON As Clerk of said Court (SEAL) By B. Lackey As Deputy Clerk Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 25-01786 LND V6.20190626 August 7, 14, 2026 26-00961T		

SECOND INSERTION		
NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO. 25001005CA GERALD HERTZ, as Trustee of the GERALD HERTZ REVOCABLE TRUST AGREEMENT DATED 5/31/07, Plaintiff, vs. IRENE JEAN INVESTMENTS, LLC, a Florida limited liability company; et al, Defendants. NOTICE IS HEREBY GIVEN pursuant to a Consent Summary Final Judgment of Foreclosure dated June 1, 2026 and Agreed Order dated July 29, 2026 and entered in Case No. 25001005CA of the Circuit Court of the 20th Judicial Circuit in and for Charlotte County, Florida wherein GERALD HERTZ, as Trustee of the GERALD HERTZ REVOCABLE TRUST AGREEMENT DATED 5/31/07, is the Plaintiff(s) and IRENE JEAN INVESTMENTS, LLC, a Florida limited liability company, CHARLOTTE COUNTY, FLORIDA, UNKNOWN TENANT IN POSSESSION # 1, and UNKNOWN TENANT IN POSSESSION #2, are the Defendants, I will sell to the highest and best bidder for cash by electronic sale beginning at 11:00 a.m. on the 16 day of September, 2026 at www.charlotte.realforeclose.com, the following described property as set forth in said Order or Final Judgment, to-wit: Lot 34, Block 459, Port Charlotte Subdivision, Section 18, according to the Plat thereof, as recorded in Plat Book 5, Pages 8-A through		
8-E, inclusive, of the Public Records of Charlotte County, Florida. A/K/A: 20341 Midway Boulevard, Port Charlotte, FL 33952 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of said Court on 07/31/2026. Roger Eaton Circuit and County Clerk of Court (SEAL) By: B. Lackey as Deputy Clerk DAVID R. ROY, P.A. 4209 N. Federal Hwy. Pompano Beach, FL 33064 Tel. (954) 784-2961 Email: david@davidrroy.com By: David R. Roy Fla. Bar No. 885193 By: Teyvon Johnson Fla. Bar No. 1011005 August 7, 14, 2026 26-00955T		

SECOND INSERTION		
NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION Case No. 26001020CA Freedom Mortgage Corporation Plaintiff, vs. The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Margaret Anne Mosley a/k/a Margaret Mosley a/k/a Maggie Mosley, Deceased; et al Defendants. TO: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Margaret Anne Mosley a/k/a Margaret Mosley a/k/a Maggie Mosley, Deceased Last Known Address: Unknown YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Charlotte County, Florida: LOT 9, BLOCK 373, PUNTA GORDA ISLES, SECTION 18, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 10, PAGE(S) 4A THROUGH 4Q, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.		
as been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of 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; or 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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. IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Charlotte County, Florida, this 31 day of July, 2026. Roger D. Eaton as Clerk of the Circuit Court of Charlotte County, Florida (SEAL) By: B. Lackey DEPUTY CLERK August 7, 14, 2026 26-00962T		

SECOND INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CASE NO.: 2025-CA-001536 PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., Plaintiff, v. UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF BRANDON LEE PIOWARSKI, DECEASED, et al., Defendants. TO: Unknown Personal Representative of the Estate of Brandon Lee Piowarski, Deceased Last known address: Unknown Unknown Heir, Beneficiary and Devisee 1 of the Estate of Brandon Lee Piowarski, Deceased Last known address: Unknown Unknown Heir, Beneficiary and Devisee 2 of the Estate of Brandon Lee Piowarski, Deceased Last known address: Unknown YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Charlotte County, Florida: The North 1/2 of Lot 17 and all of Lots 18 and 19, Block A-2, GROVE CITY SUBDIVISION, according to the map or plat thereof, as recorded in Plat Book 1, Page(s) 4C, of the Public Records of Charlotte County, Florida and also 1/2 of the vacated alley adjacent thereto as described in Resolution recorded in Official Records Book 4707, Page 111.		
property as set forth in said Final Judgment, to wit: LOT 4, BLOCK 3647, PORT CHARLOTTE SUBDIVISION, SECTION 64, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGES 78A THRU 78F, OF THE PUBLIC RECORDS OF CHARLOTTE 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 the court on 7/31/2026. CLERK OF THE COURT Roger D. Eaton (SEAL) By: B. Lackey Deputy Clerk ALDRIDGE PITE, LLP Attorney for Plaintiff 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 Primary E-Mail: ServiceMail@aldridgepite.com August 7, 14, 2026 26-00943T		

SECOND INSERTION		
NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA 2025 CA 000792 SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, Plaintiff, VS. SIDNEY W. PHILLIPS; GLORIA PHILLIPS; ALFRED PHILLIPS; LORRAINE PHILLIPS; UNKNOWN SPOUSE OF SIDNEY W. PHILLIPS; UNKNOWN SPOUSE OF GLORIA PHILLIPS; UNKNOWN SPOUSE OF ALFRED PHILLIPS; UNKNOWN SPOUSE OF LORRAINE PHILLIPS; UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on July 24, 2026 in Civil Case No. 2025 CA 000792, of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein, SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES is the Plaintiff, and SIDNEY W. PHILLIPS; GLORIA PHILLIPS; ALFRED PHILLIPS; LORRAINE PHILLIPS; UNKNOWN SPOUSE OF GLORIA PHILLIPS; UNKNOWN SPOUSE OF ALFRED PHILLIPS; UNKNOWN SPOUSE OF LORRAINE PHILLIPS; UNKNOWN TENANT #1 N/K/A PAUL BURNETT; UNKNOWN TENANT #2 N/K/A EDMILA LAMONT are Defendants. The Clerk of the Court, Roger D. Eaton will sell to the highest bidder for cash at www.charlotte.realforeclose.com on September 9, 2026 at 11:00 a.m. EST the following described real		
to use parking space #133. Parcel ID No.: 402222526084 A/K/A: 3006 Caring Way, Unit 326, Port Charlotte, FL 33952 A 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 ONE (1) YEAR 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this day of 08/04/2026. ROGER D. EATON, as Clerk of said Court (SEAL) By: B. Lackey As Deputy Clerk LAW OFFICES BECKER & POLIAKOFF, P.A. 1 EAST BOWARD BLVD., SUITE 1900 FORT LAUDERDALE, FL 33301 TELEPHONE BROWARD: (954) 985-4102 P16639/425590/31870747v1 August 7, 14, 2026 26-00960T		

SECOND INSERTION		
NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR CHARLOTTE COUNTY CIVIL DIVISION Case No. 24002282CA NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING Plaintiff, vs. AMANDA P ALLEN, MATTHEW D ALLEN, SECTION 20 PROPERTY OWNER'S ASSOCIATION, INC., DEEP CREEK CIVIC 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 27, 2026, in the Circuit Court of Charlotte County, Florida, Roger D. Eaton, Clerk of the Circuit Court, will sell the property situated in Charlotte County, Florida described as: LOT 28, BLOCK 530, PUNTA GORDA ISLES, SECTION 20, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGES 2, 2A THROUGH 2Z42, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA. and commonly known as: 277 SEASONS DR, PUNTA GORDA,		
FL 33983; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, at www.Charlotte.realforeclose.com in accordance with Chapter 45 Florida Statutes, on September 9, 2026 at 11:00 A.M.. Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this day of 07/31/2026. Clerk of the Circuit Court Roger D. Eaton (SEAL) By: B. Lackey Deputy Clerk F328202/2427867/CMP August 7, 14, 2026 26-00946T		

SECOND INSERTION		
NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 25001508CA PROMENADES WEST CONDOMINIUM ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION, PLAINTIFF, V. MARIO JEREZ, ET AL., DEFENDANTS. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 23, 2026, and entered in Case No. 25001508CA of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein PROMENADES WEST CONDOMINIUM ASSOCIATION, INC. is Plaintiff, and MARIO JEREZ are Defendants, Roger D. Eaton, Charlotte County Clerk of Court, will sell to the highest and best bidder for cash: [X] www.charlotte.realforeclose.com, the Clerk's website for online auctions, at 11:00 AM, on the 10th day of September, 2026 the following described property as set forth in said Final Judgment, to wit: UNIT NO. 326, of PROMENADES WEST, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 682, Page 1336, and all exhibits and amendments thereof, Public Records of Charlotte County, Florida. Together with the right		
order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 the court on 08/04/2026. As Clerk of the Circuit Court Charlotte County, Florida (SEAL) B. Lackey DEPUTY CLERK GHIDOTTI BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/ Johanni Fernandez-Marmol, Esq. Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anya E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 Jimmy Edwards, Esq. FL Bar No.: 81855 Rebecca E. Smith, Esq. FL Bar No.: 1069865 Spencer Gollahon, Esq. FL Bar No.: 647799 Paris Roach, Esq. FL Bar No.: 1028751 fcpleadings@ghidottiberger.com August 7, 14, 2026 26-00945T		

The Facts

How Costs Exploded

the

Black Hole of

Health Care

Since Medicare and Medicaid began, health care has become more expensive and less efficient. Re-privatizing medical care is the only way to fix it.

BY MILTON FRIEDMAN

Some years ago, I came across a study by Dr. Max Gammon, a British physician who also researches medical care, comparing input and output in the British socialized hospital system. Taking the number of employees as his measure of input and the number of hospital beds as his measure of output, he noted that long waiting lists for hospital admission assured that all beds were in use. This meant that the total number of beds could be taken as equal to the number of occupied beds. He found that input had increased sharply, whereas output had not only failed to keep pace but had actually fallen.

He was thus led to enunciate what he called “the theory of bureaucratic displacement.” In his words, in “a bureaucratic system ... increase in expenditure will be matched by fall in production. ... Such systems will act rather like ‘black holes,’ in the economic universe, simultaneously sucking in resources, and shrinking in terms of ‘emitted’ production.”

I have long been impressed by the operation of Gammon’s law in the U.S. school system: input, however measured, has been going up for decades, and output, whether measured by number of students, number of schools, or

even more clearly, quality, has been going down.

The recent surge of concern about the rising cost of medical care, and of proposals to do something about it—most involving a further move toward the complete socialization of medicine—reminded me of Gammon’s study and led me to investigate whether his law applied to U.S. health care.

The major advances in medical care in the past half century have greatly benefited most of us. Indeed, I would not be alive today if it were not for some of them. Yet the question remains whether these gains were promoted or retarded by the extraordinary rise in the fraction of national income spent on medical care. How does output compare with input?

HOSPITALS

Even a casual glance at figures on input and output in U.S. hospitals indicates that Gammon’s law has been in full operation for U.S. hospitals since the end of World War II, especially since the enactment of Medicare and Medicaid in 1965.

Before 1940 input and output both rose (input somewhat more than output presumably because of the introduction of more sophisticated and expensive treatments). The cost of hospital care per resident of the United States, adjusted for inflation, rose from 1929 to 1940 at the rate of 5% per year; the number of occupied beds, at 2.4% a year (see table below). Cost per patient day, adjusted for inflation, rose only modestly.

The situation was very different after the war. From 1946 to 1989 the number of beds per one thousand population fell by more than half; the occupancy rate, by an eighth. In sharp contrast, input skyrocketed. Hospital personnel per occupied bed multiplied nearly sevenfold, and cost per patient day, adjusted for inflation, an astounding twenty-six-fold, from \$21 in 1946 to \$545 in 1989 at the 1982 price level. One major engine of these changes was the enactment of Medicare and Medicaid in 1965. A mild rise in input was turned into a meteoric rise; a mild fall in output, into a rapid decline.

1-MEDICAL EXPENSES PROVE GAMMON'S LAW

Notice how the increase in medical expenditures have resulted in lower productivity — more employees and expenses while the number of beds (patients served) has shrunk.

	1923	1929	1940	1946	1965	1989
Beds per 1,000 population	6.8	7.5	9.3	10.3	8.8	4.9
Percentage of beds occupied	73.0%	80.0%	84.0%	80.0%	82.0%	69.6%
Cost per patient day in constant (1982) dollars		\$18	\$22	\$21	\$71	\$545
Personnel per occupied bed				0.7	1.4	4.6
Hospital expense as % of total medical expense		17.8%	24.3%	24.0%	32.1%	35.6%
Medical cost / person / year in constant (1982) dollars						
Hospital		\$30	\$52	\$63	\$190	\$683
Other		\$143	\$164	\$200	\$403	\$1,237
TOTAL	\$136	\$173	\$216	\$263	\$593	\$1,920

PHYSICIANS

Number per 100,000 population	130	125	133	135*	153	252†
Median income‡ (Constant 1982 dollars)		\$21,722	\$23,191	\$34,407	\$82,391	\$99,016†
Ratio to per capita income		5.1	5.2	6.6	10.7	9.1†

*1949 †1987 ‡“Nonsalaried physicians” through 1965; “incorporated and unincorporated” in 1987



Taken by itself, the decline in the number of occupied beds could be interpreted as evidence of the progress of medical science: a healthy population needs less hospitalization, and advances in science and medical technology have reduced the length of hospital stays and enabled more procedures to be performed outside the hospital.

That may well be part of the reason for the decline in output, perhaps a major part. But that does not explain much, if any, of the rise in input. True, care has become more sophisticated and expensive, and medical machines, more complex. Yet improvements in health and in the quality of hospital care do not appear to have proceeded more rapidly after 1965 than before.

Indeed, there is some evidence that the reverse is true. Whereas reported expenditures on research (per capita and in constant dollars) rose at the rate of 15% a year from 1948 to 1964, they rose at less than 2% a year from 1965 to 1989. Yet the number of occupied beds per thousand population fell by 1% a year from 1946 to 1964 and by 2.5% a year from 1965 to 1989. Cost per patient day rose by 6% in the first period, 9% in the second.

Gammon's law, not medical miracles, was clearly at work.

The federal government's assumption of responsibility for hospital and medical care of the elderly and the poor provided a fresh pool of money, and there was no shortage of takers. Personnel per occupied bed, which had already doubled from 1946 to 1965, more than tripled from that level after 1965. Cost per patient day, which had already more than tripled from 1946 to 1965, multiplied a further eightfold after 1965. The difference between the rise in personnel and costs reflects expenditures on expensive equipment and higher prices for medical personnel relative to other goods.

Growing costs, in turn, led to more regulation of hospitals, further increasing administrative expense.

Unfortunately, I have been unable to uncover comprehensive and readily available data for a sufficiently long period to judge how large a role was played by increasing administrative costs. Anecdotal evidence suggests that increased administrative complexity played a major role in the explosion of total cost per patient day and led to a shift from hospital to outpatient care, accelerating the decline in occupied beds.

Experts in medical care and in hospital administration can doubtless expand this amateur's explanation and put flesh on the stark evidence from the limited statistical data. But a fuller description is hardly likely to alter the bottom line: In Gammon's words, "a bureaucratic system ... will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources and shrinking in terms of 'emitted' production."

OTHER MEDICAL CARE

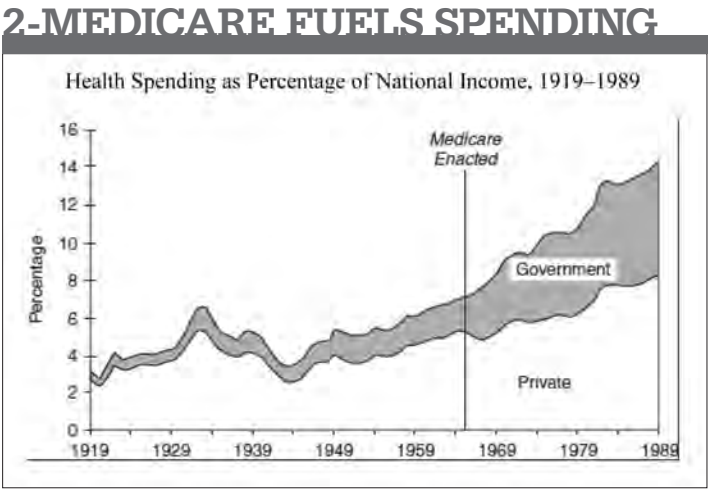
Although hospital cost has risen as a percentage of total medical cost from 24% in 1946 to 36% in 1989, it is still a minor part of total medical cost. It is tempting to apply Gammon's analysis to total medical cost rather than simply to hospital care.

There is no problem about input. Estimates of expenditure on medical care are readily available for the post-war period and can be estimated back to 1919 and corrected readily for the rise in population and in the price level.

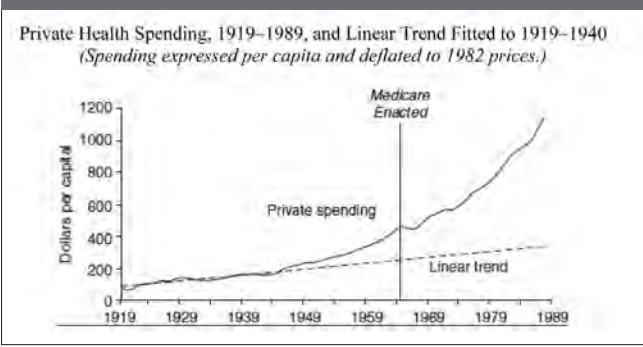
In figure 2 below, I show total health spending as a percentage of national income from 1919 on and its division between private and governmental spending. Except for the Great Depression, when the collapse of incomes raised the percentage sharply, health spending from 1919 on rose gradually but stayed between about 3% and 4% of total national income. Government spending was only a modest part of that total and was primarily state and local rather than federal.

For example, in 1940 federal spending was about one-sixth of total government spending on health care. After the war total spending on health care tripled as a fraction of national income, and government spending, particularly federal, became an increasing fraction of the total.

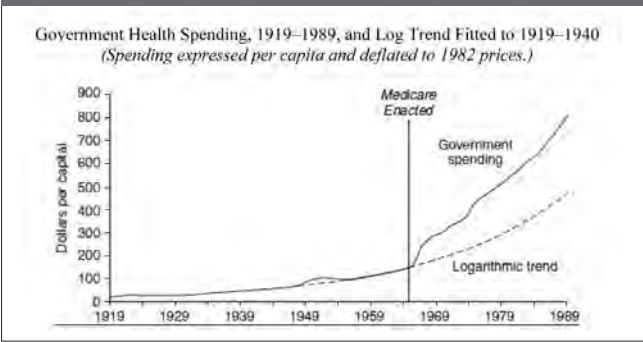
In figures 3, 4, and 5 (see page 8), I present the same data as dollars per capita in constant prices. Private spending rose at a steady arithmetic rate up to the end of World War II, increasing by \$3.30 per capita a year, with only minor deviations as a result of cyclic forces. The increase reflected mostly the long-term increase in income. As a percentage of national income, private spending stayed between 3.5% and 5% from 1922 to 1958 except for some of the depression years. From 1958 on, private spending began to rise as a percentage of national income — at first slowly, then more rapidly, reaching more than 8% by 1989.



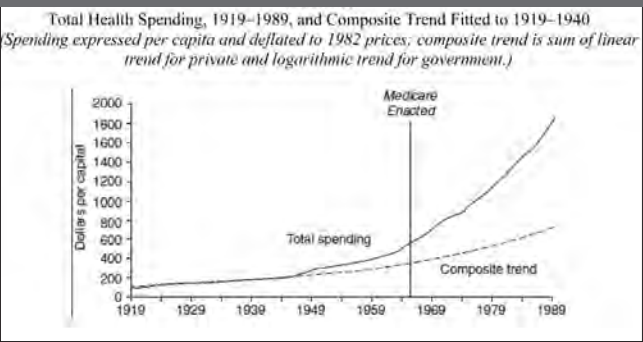
3-PRIVATE HEALTH SPENDING



4-GOV'T HEALTH SPENDING



5-TOTAL HEALTH SPENDING



Government spending behaved somewhat differently, rising at a rather constant percentage rate, 3.5% a year, from 1919 all the way to 1965 except for a short post-war bulge. The enactment of Medicare and Medicaid produced an explosion in government spending that went sharply higher than the extrapolated trend.

In the process, government’s share of total spending went from 15% during the 1920s to 25% in 1965 before surging to 42% in the next two decades, or from less than 1% of national income to nearly 6%.

The data from figures 3 and 4 are combined in figure 5 to show that, if the earlier trends had continued, total spending in 1989 would have been less than half as much as it actually was.

One major physical input is the number of physicians. Physicians numbered 157 per 100,000 population at the turn of the century, gradually declined to 125 by 1929, and then rose slowly to 133 by 1959 before beginning an exponential climb to 252 by 1987, the latest year for which I have data. The rapid increase in the number of physicians was preceded by a sharp rise in their median income, from a level less than 7.0 times per capita income to a peak of 11.6 to 1 in 1962 (see the final line in table 1).

As cost containment became more pressing, the rise in the number of physicians was accompanied by a decline in their relative income, though their income continued to rise in absolute terms. By 1987 the ratio had declined from 11.6 to 9.1, and no doubt the decline is continuing.

Despite the sharp rise in the number and income of physicians, it is worth noting, first, that the cost of physicians’ services accounts for only about one-fifth of total health care cost and, second, that the share is less than it has historically been. In 1929 the cost of physicians’ services was about 27% of total health cost; after World War II, about 25%. The explanation is presumably a combination of expensive equipment and administrative expense.

So much for input. What about output?

That is the true problem. The output of the medical care industry that we are interested in is its contribution to better health. How can we measure better health in a reasonably objective way that is not greatly influenced by other factors?

For example, if medical care enables people to live longer and healthier lives, we might expect that the fraction of persons aged 65 to 70 who continue to work would go up. In fact, of course, the fraction has gone down drastically — thanks to higher incomes reinforced by financial incentives from Social Security.

With the same “if” we might expect the fraction of the population classified as disabled to go down, but that fraction has gone up, again not for reasons of health but because of government social security programs. And so I have found with one initially plausible measure after another — all of them are too contaminated by other factors to reflect the output of the medical-care industry.

The least bad measure that I have been able to come up with is length of life, although that too is seriously contaminated by other factors.

Improvements in diet, housing, clothing, and so on made possible by increasing affluence as well as government measures such as provision of purer water and better garbage collection and disposal have doubtless contributed to lengthening the average life span.

Wars, epidemics, and natural and man-made disasters have played a part. Even more important, the quality of life is as meaningful as the length of life. Perhaps someone more knowledgeable in this field can come up with a better measure of the relevant output of the medical care industry. I have not been able to.

Figures 6 and 7 (see page 9) present two different sets of data on length of life: figure 6, on length of life at birth, figure 7, on remaining length of life at age 65. The two tell rather different stories.

For length of life at birth, data are readily available by sex and race, and I have concentrated on the length of life of females and of whites and blacks separately to keep the populations involved as homogeneous as possible over a long period. In figure 6, I show the estimated average length of life at birth of white and black females since 1900. As in the preceding charts, I have also included trends fitted to pre-war data. The trends fit the data surprisingly well until the late 1950s.

Until then, life expectancy at birth of white females went up steadily, from 48.7 years in 1900 to 74.2 years in 1959, and of black females from 33.5 to 65.2 years — or, during the intervening 59 years, on the average by 0.43 years per year for white females and 0.54 for black. The rise then slowed drastically. Life expectancy for white females went from 74.2 years in 1959 to 79.0 in 1989 and for black females from 65.2 years in 1959 to 75.6 in 1989 — an average of only 0.16 and 0.35 years per year during those 30 years. The rate of rise was cut by more than half for whites, by more than a third for blacks.

As life expectancy lengthens, further increases are presumably more difficult to achieve — early gains would seem to be the easiest. Yet there are no signs of any slowdown for the first 59 years of the 20th century (see figure 6). The shift to a lower rate of improvement comes suddenly, not long before the rapid expansion in the federal government’s role in medical care and the sharp slowdown in the rate of increase in the amount of funds going to research.

Figure 7, on life expectancy at age 65, is for both races combined because I have been unable to get data going far enough back for blacks and whites separately. In sharp contrast to figure 6, we see very slow though steady progress to about 1939 and then decidedly more rapid progress, especially for females. Does the speeding up around 1939 reflect the discovery and subsequent wider use of a range of antibiotics? I leave that as a puzzle for others.

In terms of my own concern — the effect of greater government involvement — figure 7 is of little help. For females, Medicare is followed by an initial speeding up, then tapering off; for males, the pattern is almost the reverse: little or no change from 1950 to 1970, then a speeding up. In short, it will take a far more detailed and informed analysis to reach any clear conclusions about what has been happening to the output of the medical care industry in terms of either the length of life or, even more, the quality of life.

Nonetheless, for total medical care, as for hospitals, it is hard to avoid the conclusion that Gammon’s law is at work. There is no question that medicine in all its aspects has become subject to an ever more complex bureaucratic structure. No question that input has exploded. No evidence that output has come anywhere close to keeping pace, though we lack a firm basis for going beyond this very general statement. “Black holes” indeed.

Why should we be surprised? Evidence covering a much broader range of activities

documents the conclusion that bureaucratic structures produce high-cost, low-quality, and inequitably distributed output. That is the dramatic lesson underlined recently by the collapse of socialism in the Soviet Union, China and the Eastern European satellites of the Soviet Union.

The U.S. medical system has become in large part a socialist enterprise. Why should we be any better at socialism than the Soviets? Or the East Germans? Or the Czechs? Or the Chinese?

Medicine is not unique. Our socialized postal system, our socialized school system, our socialized system of trying to control drugs, and indeed our socialized defense industry provide clear evidence that we are no better at socialism than countries that have gone all the way.

Yet not only do we keep on being surprised, but we continue in each of these areas to increase the scope of socialism. Nearly all the suggestions for improving our medical system involve expanding the role of government, at the extreme moving from a partly socialist system to a completely socialist system!

SOLUTION

I believe that the inefficiency, high cost and inequitable character of our medical system can be fundamentally remedied in only one way: by moving in the other direction, toward reprivatizing medical care.

I conjecture that almost all consumers of medical services, and many producers, would favor a simple reform that would privatize most medical care. Yet that reform is not politically feasible because it would be violently opposed by the bureaucracy that plans, controls and administers the current structure of medical care.

The reform has two major elements:

(1) End both Medicare and Medicaid and replace them with a requirement that every U.S. family unit have a major medical insurance policy with a high deductible, say \$20,000 a year or 30% of the unit's income during the prior two years, whichever is lower.

(2) End the tax exemption of employer-provided medical care; it should be regarded as a fully taxable fringe benefit to the employee — deductible for the employer but taxable to the employee. Each of these reforms needs further discussion.

For the first element, preferably, the major medical insurance policy should be paid for by the individual family unit, which should receive a reduction in taxes reflecting the reduction in cost to the government. There would be an exception for lower-income families and for families unable to qualify for coverage at an affordable fee. The government would help them finance the policy though not administer it. That would be done by private competitive insurance companies chosen by each individual or family separately. Individuals or families would, of course, be free to buy supplementary insurance if they so desired.

However, even if the government were to pay for major medical insurance for everyone directly — rather than by reducing taxes — there is little doubt that both the government's cost and the total health cost would decline drastically because of the elimination of the tremendous governmental bureaucratic structure that has been built up to supervise a large fraction of all health activities.

The tax exemption of employer-provided medical care has two different effects, both of which contribute to raising health costs.

First, it leads the employee to rely on the employer rather than himself to finance and provide medical care. Yet the employee is likely to do a far better job of monitoring health-care providers in his own interest than is the employer.

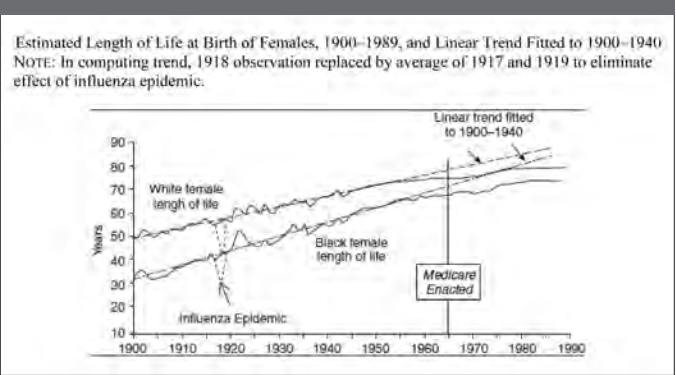
Second, it leads the employee to take a larger fraction of his total remuneration in the form of health care than he would if it had the same tax status as other expenditures.

If the tax exemption were removed, employees could bargain with their employers for a higher take-home pay in lieu of health care and provide for their own health care either by dealing directly with health-care providers or through purchasing health insurance.

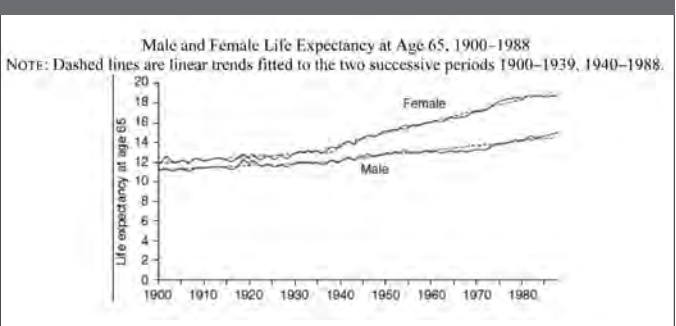
These two reforms would completely solve the problem of the currently medically uninsured, eliminate most of the bureaucratic structure, free medical practitioners from an incredible burden of paperwork and regulation, and lead many employers and employees to convert employer-provided medical care into a higher cash wage. The taxpayer would save money because total governmental costs would plummet.

The family unit would be relieved of one of its major concerns — the possibility of being impoverished by a major medical catastrophe — and most could readily finance the remaining medical costs, which I conjecture would return to something like the 5% of total consumer spending that it was before the federal government

6-LIFE EXPECTANCY AT BIRTH



7-LIFE EXPECTANCY AT AGE 65



got into the act. Families would once again have an incentive to monitor the providers of medical care and to establish the kind of personal relations with them that once were customary. The demonstrated efficiency of private enterprise would have a chance to operate to improve the quality and lower the cost of medical care.

There is only one thing wrong with this dream. It would displace and displease the large number of people now engaged in administering, studying and daily revising the present socialized system, including a large private-sector component that has adjusted to the system. Most of them are highly competent at what they do and would be able to use their abilities in productive activities if their current employment were terminated. But, understandably, they will not see it that way, and they are sufficiently potent politically to kill any such reform before it could ever get an extensive following, just as the educational bureaucracy has repeatedly killed even modest programs for privatizing the educational system, though poll after poll shows that the public supports privatization through parental choice.

Medical care provides a clear example of the basic difference between private and governmental enterprise. That difference is not in the quality of people who initiate or operate new ventures or in the promise of the ventures. The people proposing and undertaking government ventures are generally as able, as ingenious, and of as high moral character as the people undertaking private ventures, and the ventures they undertake may well be of equal promise.

The difference is in the bottom line. If a private venture is unsuccessful, its backers must either shut it down or finance its losses out of their own pockets, so it will generally be terminated promptly. If a governmental venture is unsuccessful, its backers have a different bottom line.

Shutting it down is an admission of failure, something none of us is prepared to face if we can help it. Moreover, it is likely to mean the loss of a remunerative job for many of its backers and promoters. And they need not shut it down. Instead, in entire good faith, the backers can contend that the apparent lack of success is simply a result of not carrying the venture far enough. If they are persuasive enough, they can draw on the deep pockets of the taxpaying public, while replenishing their own, to finance a continuation and expansion of the venture.

Little wonder that unsuccessful government ventures are generally expanded rather than terminated.

In my opinion, that is what is responsible for Gammon's "black holes" in medicine, schooling, the "war on drugs," agricultural subsidies, protectionism and so on and on. That is the way high-minded motives and self-interest combine to produce what Rep. Richard Armey once labeled "the invisible foot of government." I challenge you to find more than a very exceptional counterexample.