

COLLIER COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 8471 Davis Blvd. Naples, FL 34104 on: 11/3/2026 at 10:45am

Helen Wadkins
Misc. Personal Items

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

October 16, 23, 2026 26-01723C

FIRST INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 5304 Useppa Way Naples, FL 34109 November 5th, 2026 at 11:30am

Rachele Rambo
Household Goods

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

October 16, 23, 2026 26-01724C

FIRST INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:

3121 Goodlette-Frank Rd.
Naples, FL 34103
Date: November 5th 2026
Time: 10:45 AM
David Benson

Kitchen Equipment, Appliances, Electronics, Clothing, Household Items, Office Equipment, Tools, Supplies and Personal Effects

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

October 16, 23, 2026 26-01725C

FIRST INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 14600 Old US 41 Naples, FL 34110 November 5th 2026, at 10:00am

Jorge Cardona
Tools, shelving, wood and construction supplies

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

October 16, 23, 2026 26-01726C

FIRST INSERTION

NOTICE OF PUBLIC SALE:

NOTICE IS HEREBY GIVEN THAT ON 11/09/2026 AT 08:00 AM THE FOLLOWING VEHICLES(S) MAY BE SOLD AT PUBLIC SALE PURSUANT TO FLORIDA STATUTE 713. 585. NAME: VISBAL BODY SHOP INC 19XFC2F64KE043436 2019 HOND 8556.09/ 1FTBW3XG2LKB53015 2020 FORD 7633.24 TEL: 813-697-1791 MV: LOCATION: MV104591 3945 TOLLHOUSE DR STE 912, NAPLES, FL 34114/ TERMS OF THIS SALE ARE CASH AND NO CHECKS WILL BE ACCEPTED. SELLER RESERVES THE RIGHT TO FINAL BID. ALL SALES ARE FINAL; NO REFUNDS WILL BE MADE. SAID VEHICLES WILL BE SOLD IN "AS IS" CONDITION WITH NO GUARANTEES. SOME OF THE VEHICLES MAY HAVE BEEN RELEASED BY AUCTION TIME/

October 16, 2026 26-01735C

FIRST INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE; regarding timeshare interest(s) owned by the Obligor(s) (see **Schedule "1"** attached hereto for Obligors and their notice address) **Crystal Shores Condominium**, located in **Collier County, Florida**, and more specifically described as follows: Season: (See Schedule "1"), Unit No. (See Schedule "1"), Unit Week (See Schedule "1"), View Type: (See Schedule "1"), Unit Type: (See Schedule "1") in **CRYSTAL SHORES CONDOMINIUM**, together with an undivided interest in the common elements appurtenant thereto, according to the Declaration of Condominium thereof, recorded in Official Record Book 4246, at Page 3299, Public Records of Collier County, Florida, together with any amendments thereto. Pursuant to the Declaration(s) /Plan(s) referenced above, **Crystal Shores Condominium Association, Inc., a Florida not-for-profit corporation (the "Association") did cause a Claim of Lien to be recorded in public records of said county. Obligor is liable for payment in full of amounts as shown in the lien plus costs; and is presently in default of obligation to pay. Trustee is conducting a non-judicial foreclosure pursuant to Florida Statute 721.855. The Obligor must pay all sums no later than 30 days from the first date of publication by contacting Trustee or the Trustee will proceed with the sale of the timeshare interest at such date, time and location as Trustee will include in the Notice of Sale. The Trustee is: First American Title Insurance Company, a Nebraska corporation**, duly registered in the state of Florida as an Insurance Company, 400 S. Rampart Blvd, Suite 290, Las Vegas, NV, 89145. **Batch No.: Foreclosure HOA 171255-ML18-HOA, NOD. Schedule "1":** Contract No. /Unit /Week/Frequency, Obligors, Notice Address; ML*0203*32*B, Douglas A. Vanderarch and Judy L. Vanderarch, 220 Crutcher Xing Apt 617 McKinney, Tx 75072-1522 United States; ML*0601*38*B, Earl R. Kramer and Marjorie A. Kramer, 3077 Grandview Pl Darien, Il 60561-1656 United States; ML*0601*39*B, Earl R. Kramer and Marjorie A. Kramer, 3077 Grandview Pl Darien, Il 60561-1656 United States; ML*0603*28*B, Luis E. Palomino and Natalie R. Palomino, 4 Warwick Ln Lincolnshire, Il 60069-3427 United States; ML*0609*32*B, Timothy L. FriebeL and Denise FriebeL, 3110 Cypress Avenue Cleveland, Oh 44109 United States; ML*1111*38*X, Rebecca Taylor, 12803 Holiday Ln Bowie, Md 20716 United States.

October 16, 23, 2026 26-01722C

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 La Completica located at 2374 29th avenue NE in the City of Naples, Collier, FL 34120 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 7th day of October, 2026

Alicia Escudero

October 16, 2026 26-01728C

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 OddsSpire located at 11643 Periwinkle Drive in the City of Naples, Collier, FL 34120 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 11th day of October, 2026

Casey Schrader

NextPlay Network LLC

October 16, 2026 26-01737C

FIRST INSERTION

NOTICE OF INTENTION TO REGISTER FICTITIOUS NAME

Notice is hereby given that Priscilla Simonsen, Inc., intending to engage in business under the fictitious name iSoulSight with Priscilla Simonsen, located in Naples, Collier County, Florida 34117, intends to register said name with the Florida Department of State, Division of Corporations, pursuant to Section 865.09, Florida Statutes.

October 16, 2026 26-01736C

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 MOLTO CUCINA & VINO located at 382 5TH AVE S in the City of NAPLES, Collier, FL 34102 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 8th day of October, 2026

382 5TH AVE S LLC

ANDREA NERI

October 16, 2026 26-01729C

FIRST INSERTION

NOTICE OF INTENTION TO REGISTER FICTITIOUS NAME

Carpenter Advisory Group, Inc., a Florida profit corporation, desiring and intending to engage in the business of consulting under the name of Carpenter Company Consulting located at 5861 Constitution St., Ave Marie, FL 34142, Collier County, Florida, intends to register the said fictitious name with the Secretary of State of the State of Florida pursuant to the provisions of Section 865.09, Florida Statutes.

October 16, 2026 26-01731C

FIRST INSERTION

NOTICE OF INTENTION TO REGISTER FICTITIOUS NAME

Carpenter Advisory Group, Inc., a Florida corporation, desiring and intending to engage in the business of personal training under the name of Power House Fitness located at 5861 Constitution St., Ave Marie, FL 34142, Collier County, Florida, intends to register the said fictitious name with the Secretary of State of the State of Florida pursuant to the provisions of Section 865.09, Florida Statutes.

October 16, 2026 26-01732C

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 Maybel's salon located at 700 Wyndemere Way, Naples, FL 34105 in the City of Naples, Collier, FL 34105 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 9th day of October, 2026

Dwyer Jonte llc

October 16, 2026 26-01739C

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 SIP AND SIZZLE located at 3936 TAMAMI TRAIL N in the City of NAPLES, Collier, FL 34103 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 8th day of October, 2026

3936 TAMAMI HOSPITALITY LLC

October 16, 2026 26-01727C

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 KINSALE GOLF CLUB located at 525 WIGGINS PASS ROAD in the City of NAPLES, Collier, FL 34110 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 8th day of October, 2026

KINSALE GOLF CLUB LLC

October 16, 2026 26-01730C

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 Image Vitality located at 2575 Northbrooke Plaza Dr #309 in the City of Naples, Collier, FL 34119 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 11th day of October, 2026

Stacey Stallion

October 16, 2026 26-01738C

FIRST INSERTION

NOTICE OF PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:

10550 Goodlette-Frank Rd Naples, FL 34109 on 11/05/2026 at 11:30 AM

Savannah Larue -
Household furniture

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

October 16, 23, 2026 26-01745C

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that Cree Lawson / MORE OR LESS INFO REVIEWS LLC will engage in business under the fictitious name PRISMATIC ALGOS, with a physical address 3283 atlantic circle Naples, FL 34119, with a mailing address 3283 atlantic circle Naples, FL 34119, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

October 16, 2026 26-01760C

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 Pearl & Tides of Naples located at 5911 Napa woods way in the City of Naples, Collier, FL 34116 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 12th day of October, 2026

Lisa Gayle Jarrett

October 16, 2026 26-01758C

FIRST INSERTION

NOTICE OF ACTION

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

CIVIL ACTION

Case No. 26-CA-1575

VALENCIA GOLF AND COUNTRY CLUB HOMEOWNER'S ASSOCIATION INC., a Florida Not For Profit Corporation, Plaintiff, v. CARMEN CONSTANTINESCU; UNKNOWN SPOUSE OF CARMEN CONSTANTINESCU; and UNKNOWN TENANT(S)/ OCCUPANT(S), Defendants.

TO: CARMEN CONSTANTINESCU; UNKNOWN SPOUSE OF CARMEN CONSTANTINESCU; and UNKNOWN TENANTS)/OCCUPANT(S) Last Known Address: 1612 Birdie Drive, Naples, FL 34120

YOU ARE NOTIFIED that an action has been filed against you for foreclosure of Plaintiff's lien for such unpaid amounts due to the above-named Plaintiff for the following premises located in Collier County, Florida:

Lot 170, of Valencia Golf and Country Club-Phase 2, according to the Plat thereof, recorded in Plat Book 44, at Page(s) 11 through 18, inclusive, of the Public Records of Collier County, Florida. Parcel ID #78695209468

You are required to serve a copy of your written defenses, if any, to this action on the Plaintiff's attorney, Kristie P. Mace, Esq., Goede, DeBoest & Cross, PLLC, 2030 McGregor Boulevard, Ft. Myers, FL 33901, within thirty (30) days after the first date of publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

DATED September 14, 2026

Crystal K. Kinzel
Clerk of the Court
(SEAL) By Jane Garrison
As Deputy Clerk

Plaintiff's attorney,
Kristie P. Mace, Esq.,
Goede, DeBoest & Cross, PLLC,
2030 McGregor Boulevard,
Ft. Myers, FL 33901

October 16, 23, 2026 26-01733C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2026-CP-1774

Division Probate

IN RE: ESTATE OF ANDREW J. DOYLE Deceased.

The administration of the estate of Andrew J. Doyle, deceased, whose date of death was November 6, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Courthouse, 3315 Tamiami Trail E., Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. The written demand must be filed with the clerk.

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

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

The date of first publication of this notice is October 16, 2026.

Personal Representative:

Drew D. Doyle
238 Oak Street
Natick, Massachusetts 01760

Attorney for Personal Representative:
/s/ Jill Burzynski
Jill Burzynski, Attorney
Florida Bar Number: 744931
Burzynski Elder Law
1124 Goodlette Road
Naples, Florida 34102
Telephone: (239) 434-8557
Fax: (239) 434-8695
E-Mail: jjb@burzynskilaw.com
Secondary E-Mail: acr@burzynskilaw.com
October 16, 23, 2026 26-01714C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 26-CP-2104

IN RE ESTATE OF JON H. DEHAAN, Deceased

The administration of the estate of JON H. DEHAAN, deceased, whose date of death was June 27, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2026-CP-002606

IN RE: ESTATE OF JOHN M. DWYER Deceased.

The administration of the Estate of John M. Dwyer, deceased, whose date of death was September 1, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. The written demand must be filed with the Clerk.

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

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

The date of first publication of this notice is October 16, 2026.

Personal Representatives:

Julia Carlson
S58W 22425 Weiland Dr.
Waukesha, WI 53189

Elizabeth Konick
7200 Bangkok Place
Dulles, VA 20189

Attorney for Personal Representatives:
Carol R. Sellers, Attorney
Florida Bar Number: 893528
3525 Bonita Beach Rd., Suite 103
Bonita Springs, FL 34134
Telephone: (239) 992-2031
Fax: (239) 992-0723
E-Mail: csellers@richardsonsellors.com
Secondary E-Mail: khutter@richardsonsellors.com
October 16, 23, 2026 26-01717C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 26-CP-2104

IN RE ESTATE OF JON H. DEHAAN, Deceased

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. 732.221, Florida Statutes. The written demand must be filed with the clerk.

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

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

The date of first publication of this notice is October 16, 2026

Personal Representative:

THOMAS H. DEHAAN
1299 Mulberry Court
Marco Island, FL 34145

Attorney for Personal Representative:
JAMES R. NICI, ESQ.
E-Mail Address: jnici@nicilawfirm.com
Florida Bar No. 0000507
Nici Law Firm, P.L.
1865 Veterans Park Drive, Suite 203
Naples, FL 34109
Telephone: (239) 449-6150
October 16, 23, 2026 26-01716C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 26-CP-2328

IN RE: ESTATE OF CRAIG M. DAVIS AKA CRAIG MILLER DAVIS

Deceased.

The administration of the estate of CRAIG M. DAVIS AKA CRAIG MILLER DAVIS, deceased, whose date of death was December 29, 2025, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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 October 16, 2026.

Personal Representative:
VALERIE ANN DAVIS
250 Gabriel Circle, Apt. 11
Naples, Florida 34104

Attorney for Personal Representative:
JENNY SCAVINO SIEG, ESQ.
Attorney
Florida Bar Number: 0117285
SIEG & COLE, P.A.
2945 Defuniak Street
Trinity, Florida 34655
Telephone: (727) 842-2237
Fax: (727) 264-0610
E-Mail: admin@siegcoleglaw.com
Secondary E-Mail:
eservice@siegcoleglaw.com
October 16, 23, 2026

26-01754C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2026-2482-CP

Division Probate

IN RE: ESTATE OF WALTER R. OLSON,

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 Walter R. Olson, deceased, File Number 2026-2482-CP, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112; that the decedent's date of death was June 30, 2026; that the total value of the estate is \$2,514 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
Carole L. Olson	7686 Pebble Creek Court #204 Naples, Florida 34108

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 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 section 732.2211, Florida Statutes. The written demand must be filed with a clerk.

The date of first publication of this Notice is October 16, 2026.

Person Giving Notice:
Carole L. Olson
7686 Pebble Creek Court #204
Naples, Florida 34108
Attorney for Person Giving Notice:
Brad A. Galbraith, Esq.
Attorney for Petitioner
Florida Bar No. 0494291
Galbraith Weatherbie Law, PLLC
999 Vanderbilt Beach Road, Suite 410
Naples, FL 34108
Telephone: 239.325.2300
Email Addresses:
bgalbraith@gwtrust.law
nrodriguez@gwtrust.law
October 16, 23, 2026

26-01765C

FIRST INSERTION

NOTICE TO CREDITORS

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

PROBATE DIVISION

FILE NO.

11-2026-CP-002486-0001-01

IN RE: ESTATE OF JULIUS G. WITTENBERG,

Deceased.

The administration of the estate of JULIUS G. WITTENBERG, deceased, whose date of death was June 29, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Clerk of the Circuit Court, Probate Department, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is October 16, 2026.

Edna H. Grod,
Personal Representative:
7900 Arlington Circle, Unit 230
Naples, FL 34113
/s/ Lynn Frances Chandler
Attorney for Personal Representative
E-Mail Address:
LFCPAI@centurylink.net
Florida Bar No. 456497
Lynn Frances Chandler, P.A.
1415 Panther Lane, Suite 530
Naples, Florida 34109
Telephone: (239) 514-7910
October 16, 23, 2026

26-01761C

FIRST INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY FLORIDA PROBATE DIVISION File Number: 11-2026-CP-001819-0001-01 Division: PROBATE IN RE: ESTATE OF JOSEPH MOLOCZYJ Deceased. The administration of the Estate of JOSEPH MOLOCZYJ, deceased, File Number: 11-2026-CP-001819-0001-01, whose date of death was September 8, 2025, is pending in the Circuit Court for Miami-Dade County, Florida, Probate Division, the address of which 20 NW 1 Ave, Miami FL 33128. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below. NANCY ANN GOROGIANIS, 760 N Collier Blvd #301, Marco Island FL 34145 All creditors of the estate of the Decedent and 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 death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN 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 October 16, 2026. Personal Representative: NANCY ANN GOROGIANIS 760 N Collier Blvd #301 Marco Island FL 34145 /s/ Claudia Cobreiro Claudia Cobreiro, Esq. [FBN 1007930] Attorney for the Personal Representative COBREIRO LAW, P.A. 999 Ponce De Leon Blvd #945, Coral Gables, Florida 33134 Tel: (305) 252-8342 / Fax: (786) 536-7269 Email: claudia@cobreirolaw.com October 16, 23, 2026 26-01715C		
FIRST INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL COURT IN AND FOR COLLIER COUNTY, FLORIDA File No. 2026-CP-2693 Division Probate IN RE: ESTATE OF JOSEPH M. SCOTT, JR., Deceased. The administration of the estate of JOSEPH M. SCOTT, JR., deceased, whose date of death was July 22, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Ste. 102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below. All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The Personal Representative has no duty to discover whether any property held at the time of the Decedent's 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 October 16, 2026. Personal Representative: JAMES M. SCOTT c/o Alison K. Douglas, Esq. CUMMINGS & LOCKWOOD LLC 3001 Tamiami Trail N, Ste. 400 Naples, Florida 34103 Attorney for Personal Representative: ALISON K. DOUGLAS, ESQ. Florida Bar No. 0899003 CUMMINGS & LOCKWOOD LLC 3001 Tamiami Trail N, Ste. 400 Naples, Florida 34103 Telephone: (239) 262-8311 Facsimile: (239) 649-3197 E-mail Addresses: adouglas@cl-law.com, msmith@cl-law.com 9896214.1.docx 10/13/2026 CM:797619-0001 October 16, 23, 2026 26-01752C		
FIRST INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 26-CP-2351 Division Probate IN RE: ESTATE OF BARBARA A. MITCHELL Deceased. The administration of the estate of Barbara A. Mitchell, deceased, whose date of death was July 31, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is October 16, 2026. Edna H. Grod, Personal Representative: 7900 Arlington Circle, Unit 230 Naples, FL 34113 /s/ Lynn Frances Chandler Lynn for Personal Representative E-Mail Address: LFCPA1@centurylink.net Florida Bar No. 456497 Lynn Frances Chandler, P.A. 1415 Panther Lane, Suite 530 Naples, Florida 34109 Telephone: (239) 514-7910 October 16, 23, 2026 26-01761C		

FIRST INSERTION		
NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING OF THE BOARD OF SUPERVISORS OF THE HYDE PARK COMMUNITY DEVELOPMENT DISTRICT 1 Notice is hereby given to the public and all landowners within Hyde Park Community Development District 1 (the "District") in Collier County, Florida, advising that a meeting of landowners will be held for the purpose of electing three (3) persons to the District Board of Supervisors. Immediately following the landowners' meeting, there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board. DATE: November 13, 2026 TIME: 10:00 a.m. LOCATION: Coleman, Yovanovich & Koester, P.A. Northern Trust Bank Building 4001 Tamiami Trail N., Suite 300 Naples, Florida 34103 Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (877) 276-0889 ("District Manager's Office"). At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting, the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting. The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for these meetings may be obtained from 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431. There may be an occasion where one or more supervisors will participate by telephone. Any person requiring special accommodations to participate in these meetings is asked to contact the District Manager's Office at least 48 hours before the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at (800) 955-8770 for aid in contacting the District Manager's Office. A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based. District Manager October 16, 23, 2026 26-01756C		
FIRST INSERTION		
NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING OF THE BOARD OF SUPERVISORS OF THE ORANGE BLOSSOM GROVES COMMUNITY DEVELOPMENT DISTRICT Notice is hereby given to the public and all landowners within Orange Blossom Groves Community Development District (the "District") in Collier County, Florida, advising that a meeting of landowners will be held for the purpose of electing one (1) person to the District Board of Supervisors. Immediately following the landowners' meeting, there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board. DATE: November 13, 2026 TIME: 12:00 p.m. LOCATION: Hampton Inn - Naples I-75 2630 Northbrook Plaza Drive Naples, Florida 34119 Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, calling (561) 571-0010 ("District Manager's Office"). At said meeting, each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The personal representative of curator has no duty to discover whether any property held at the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Community Property Rights at Death Act as described in ss. 732.216-732.228 applies, or may apply, unless a written demand is made by a creditor or beneficiary as specified under s. 732.221. The date of the first publication of this Notice is October 16, 2026. Personal Representative CARMEN DUERR 4502 Robin Avenue Naples, Florida 34104 Attorney for Personal Representative: Christopher E. Mast, P.A. By: /s/Christopher E. Mast Christopher E. Mast, Esquire Florida Bar No: 0858412 340 9th Street North, Box No. 129 Naples, Florida 34102-5803 Tele: (239) 434-5922/ Cell: (239) 290-1186 chris@christophermastlaw.com / www.christophermastlaw.com October 16, 23, 2026 26-01755C		

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

0626

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 M&B Best Bakery located at 224 Yellowfin Circle in the City of Naples, Collier, FL 34114 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 13th day of October, 2026 Ashleigh Barrett October 16, 2026 26-01764C		

--- ESTATE / ACTIONS ---

FIRST INSERTION

NOTICE TO CREDITORS

CIRCUIT COURT –

20TH JUDICIAL CIRCUIT –

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 26-CP-2710

IN RE: ESTATE OF

ELLEN PETERSON,

Deceased.

The administration of the estate of Ellen Peterson, deceased, whose date of death was September 8, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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

as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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

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

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

The date of first publication of this notice is October 16, 2026.

Personal Representatives:

Louis Peterson Vassy
162 Ashington Circle
Hendersonville, TN 37075
Nicholas Eugene Vassy
190 E. Schreyer Place
Columbus, OH 43214

Attorney for Personal Representatives: s/Garrett M. Carney
Garrett M. Carney
E-mail: gcarney@cyklawfirm.com
Florida Bar Number: 1010380
Coleman, Yovanovich & Koester, P.A.
4001 Tamiami Trail, Suite 300
Naples, FL 34103
Telephone: (239) 435-3535
Fax: (239) 435-1218
October 16, 23, 202626-01744C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 11-2026-CP-002617-0001-01

IN RE: ESTATE OF

LEONARD F. BUSCHMEIER, JR.,

Deceased.

The administration of the estate of Leonard F. Buschmeier, Jr., deceased, whose date of death was September 2, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112.. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is 10/16/2026

Personal Representative
William R. Buschmeier
520 Southampton Ct.
Noblesville, Indiana 46060

Attorney for Personal Representative
Andrew Ponnock
Florida Bar Number: 195420
10100 West Sample Road, 3rd floor
Coral Springs, FL 33065
Telephone: (954) 340-4051
Fax: (800) 809-1774
E-Mail: andy@ponnocklaw.com
October 16, 23, 202626-01743C

FIRST INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR COLLIER COUNTY,

FLORIDA

CASE NO.: 2026-CA-000020

VILLAGE CAPITAL &

INVESTMENT LLC,

Plaintiff, v.

UNKNOWN PERSONAL

REPRESENTATIVE OF THE

ESTATE OF PATRICK BURNS,

et al.,

Defendants.

TO: Jacob Ryan Burns
2137 Trophy Trace
Clarksville, TN 37040
Jacob Ryan Burns
3840 Central Ave., Apt. 309
Fort Myers, FL 33901
Jacob Ryan Burns
5049 Oldham Dr.
Toledo, OH 43613
Unknown Personal Representative of the Estate of Patrick Burns
Last known address: Unknown
Unknown Heir, Beneficiary and Devisee 1 of the Estate of Patrick Burns
Last known address: Unknown
Unknown Heir, Beneficiary and Devisee 2 of the Estate of Patrick Burns
Last known address: Unknown
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Collier County, Florida:

The South 75 feet of the North 180 feet of Tract 6, GOLDEN GATE ESTATES UNIT NO. 51, according to the map or plat thereof as recorded in Plat Book 5, Page 84, Public Records of Collier County, Florida.

has been filed against you and you are

required to serve a copy of your written defenses, if any, 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 Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Collier County, Florida, this 10/12/2026

Crystal K. Kinzel
as Clerk of the Circuit Court of Collier County, Florida
(SEAL) By: Oilmays Ruiz
DEPUTY CLERK

Anthony R. Smith, Esquire,
the Plaintiff's attorney,
Tiffany & Bosco, P.A.,
1201 S. Orlando Ave, Suite 430,
Winter Park, FL 32789
October 16, 23, 202626-01753C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 26-CP-2683

IN RE: ESTATE OF

IRA W. COTTON

Deceased.

The administration of the estate of Ira W. Cotton, deceased, whose date of death was March 6, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property

held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 October 16, 2026.

Personal Representative:
Marcy A. Cotton
3685 Pleasant Springs Drive
Naples, Florida 34119

Attorney for Personal Representative: Craig R. Hersch, Attorney
Florida Bar Number: 817820
Sheppard Law Firm, P.A.
9100 College Pointe Court
Fort Myers, FL 33919
Telephone: (239) 334-1141
Fax: (239) 334-3965
E-Mail: hersch@sbshlaw.com
Secondary E-Mail: kfoell@sbshlaw.com
October 16, 23, 202626-01768C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 26-CP-2465

Division Probate

IN RE: ESTATE OF

NANCY JEAN DUNN

Deceased.

The administration of the estate of Nancy Jean Dunn, deceased, whose date of death was April 28, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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

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 October 16, 2026.

Petitioners:
Stacey Dunn
Marylou Dempsey

Attorney for Personal Representatives: Douglas L. Rankin, ESQ, Attorney
Florida Bar Number: 365068
2335 Tamiami Trail N STE 308
NAPLES, FL 34103
Telephone: (239) 262-0061
Fax: (239) 262-2092
E-Mail: dlr@drankinlaw.com
Secondary E-Mail: kj@drankinlaw.com
October 16, 23, 202626-01718C

FIRST INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR COLLIER COUNTY,

FLORIDA

CIVIL ACTION

CASE NO.:

11-2026-CA-001601-0001-01

CROSSCOUNTRY

MORTGAGE, LLC,

Plaintiff, vs.

KASSIE CLARK AKA KASSIE

JORDYN CALLOWAY, et al,

Defendant(s).

To: KASSIE CLARK AKA KASSIE JORDYN CALLOWAY
Last Known Address: 4803 Hawaii Blvd Unit 2
Naples, FL 34112
Current Address: Unknown

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

FAMILY UNIT 2, LELY VILLAS UNIT TWO, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF AS RECORDED IN OFFICIAL RECORDS BOOK 401, PAGES 32 THROUGH 85, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND ALL AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS.
A/K/A 4803 HAWAII BLVD
NAPLES FL 34112

has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

****See the Americans with Disabilities Act**

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

WITNESS my hand and the seal of this court on this day of 10/08/2026

Clerk of the Circuit Court
(Court Seal) By: Elizabeth Ramirez
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
tna - 25-018967
October 16, 23, 202626-01734C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2026-CP-1943000101

IN RE: ESTATE OF

RHODA A. PUGH

Deceased.

The administration of the estate of Rhoda A. Pugh, deceased, whose date of death was May 29, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, East Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no

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

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

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

The date of first publication of this notice is 10/16/2026

Personal Representative:
Barbara Pugh
4628 Copper Lane
Plant City, Florida 33566

Attorney for Personal Representative: Andrew J. Oram, Attorney
Florida Bar Number: 1015374
308 Avenue G SW STE 209
Winter Haven, FL 33880
Telephone: (863) 259-4743
E-Mail: office@oram.law
Secondary E-Mail: andrew@oram.law
October 16, 23, 202626-01742C

FIRST INSERTION

NOTICE TO CREDITORS

IN THE TWENTIETH JUDICIAL

CIRCUIT COURT IN AND FOR

COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No. 2026-CP-2630

IN RE: ESTATE OF

GAYLEN ARIEL RICHARDSON,

Deceased.

The administration of the estate of Gaylen Ariel Richardson, deceased, whose date of death was June 9, 2026, File Number 2026-CP-2630, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 East Tamiami Trail, Naples, Florida 34112. The 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 has been served must file their claims within this court ON OR BEFORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED

WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION § 733.702 WILL BE FOREVER BARRED.

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

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

The date of first publication of this notice is October 16, 2026.

Kimberley Richardson
Personal Representative
3015 Mountain View Circle, #416
Jordan Valley, Oregon 97910
Anthony J. Dimora, Esquire
Attorney for Personal Representative
Florida Bar Number: 0092347
Woodward, Pires & Lombardo, P.A.
606 Bald Eagle Drive, Suite #500
Marco Island, Florida 34145
Telephone Number: (239) 394-5161
Primary E-Mail: adimora@wpl-legal.com
Secondary E-Mail: aboswell@wpl-legal.com
October 16, 23, 202626-01721C

FIRST INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT OF

THE TWENTIETH JUDICIAL

CIRCUIT OF FLORIDA IN AND FOR

COLLIER COUNTY

GENERAL JURISDICTION

DIVISION

CASE NO.

11-2026-CA-001844-0001-01

THE BANK OF NEW YORK

MELLON, F/K/A THE BANK

OF NEW YORK, SUCCESSOR

IN INTEREST TO JPMORGAN

CHASE BANK, N.A. AS TRUSTEE

FOR STRUCTURED ASSET

MORTGAGE INVESTMENTS

II INC., BEAR STEARNS ALT-A

TRUST, MORTGAGE PASS-

THROUGH CERTIFICATES,

SERIES 2005-7,

Plaintiff, vs.

MARA MERCADO A/K/A

M. MERCADO, et al.,

Defendant.

To the following Defendant(s):
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF PAUL PIJUAN A/K/A PAUL A. PIJUAN, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS
ADDRESS: UNKNOWN
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
UNIT 6-203, ENCLAVE AT NAPLES, A CONDOMINIUM, ACCORDING TO DECLARATION OF CON-

DOMINIUM THEREOF AS RECORDED IN OFFICIAL RECORDS BOOK 3731, PAGE 2534, AND SUBSEQUENT AMENDMENTS THERETO, OF PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA; TOGETHER WITH THE EXCLUSIVE RIGHT TO USE GARAGE NUMBER G6-3.

has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLP, Jacqueline T. Levine, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

WITNESS my hand and seal of this Court this day of 10/06/2026

CRYSTAL K. KINZEL
CLERK OF COURT
OF COLLIER COUNTY
(SEAL) By: Elizabeth Ramirez
As Deputy Clerk

MCCALLA RAYMER
LEIBERT PIERCE, LLP
225 East Robinson Street, Suite 155,
Orlando, FL 32801
Phone: (407) 674-1850
Email: AccountsPayable@mccalla.com
26-23389FL
October 16, 23, 202626-01741C

PUBLISH YOUR

LEGAL NOTICE

Email
legal@businessobserverfl.com

Business

Observer

FL 32928-3900

Q&A

Who benefits from legal notices?

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

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

10/20/27 05

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
COURT IN AND FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
FILE NO. . 2026-CP-002345-001-01
IN RE: ESTATE OF
RICHARD P. RECHTER,
DECEASED.

The administration of the estate of Richard P. Rechter deceased, whose date of death was August 2, 2026, is pending in the Twentieth Judicial Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no

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

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 October 16, 2026.

Signed on this day of 10/12/2026.

Jerome C. Neely
Personal Representative
Richard P. Rechter, II
Personal Representative

Christopher Marsala, Esq.
Florida Bar No.: 0936766
McLaughlin & Stern, PLLC
5150 Tamiami Trail North,
Suite 602
Naples, Florida 34103
Telephone: 239-207-3051
Email:
cmarsala@mclaughlinstern.com
Secondary:
dbaez@mclaughlinstern.com
October 16, 23, 2026 26-01720C

FIRST INSERTION

**NOTICE OF ACTION
BY PUBLICATION**
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
DIVISION: CIVIL
CASE NO.

11-2026-CC-002094-0001-01
**EAGLE'S NEST ON MARCO
BEACH CONDOMINIUM
ASSOCIATION, INC., a Florida
non-profit corporation,**
Plaintiff, vs.
RICHARD P. WILLIAMS,
REBECCA CHASE WILLIAMS
AND THE UNKNOWN HEIRS,
DEVISEES, GRANTEES,
ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES, OR
OTHER CLAIMANTS CLAIMING
BY, THROUGH, UNDER OR
AGAINST RICHARD P. WILLIAMS,
Defendants
TO: RICHARD P. WILLIAMS AND
THE UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES, OR OTH-
ER CLAIMANTS CLAIMING BY,
THROUGH, UNDER OR AGAINST
RICHARD P. WILLIAMS
LAST KNOWN ADDRESS: 10W
WEMBLY DR., ROGERS, AR 72758
YOU ARE HEREBY notified that an
action to foreclose a Claim of Lien upon
the following described real property
located in COLLIER County, Florida:

Unit/Week No. 47, in Condo-
minium Parcel Number 504 of
EAGLE'S NEST ON MARCO
BEACH, a Condominium ac-
cording to the Declaration of
Condominium thereof recorded
in Official Records Book 976 at
Page 600 of the Public Records
of Collier County, Florida, and all
amendments thereto, if any.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, upon Michael J.
Belle, Esq., of Michael J. Belle, P.A.,
Attorney for Plaintiff, whose address is
2364 Fruitville Road, Sarasota, Florida
34237, within 30 days from the first
date of publication, and file the origi-
nal 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 Plaintiff's
Complaint.

WITNESS my hand and seal of this
Court on this 10/13/2026 day of 2026.

CRYSTAL K. KINZEL,
CLERK OF COURTS
(SEAL) By: Oilemys Ruiz
Deputy Clerk

Michael J. Belle, Esq.,
Michael J. Belle, P.A.,
Attorney for Plaintiff,
2364 Fruitville Road,
Sarasota, Florida 34237
51071
October 16, 23, 2026 26-01748C

FIRST INSERTION

**NOTICE OF ACTION
BY PUBLICATION**
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
DIVISION: CIVIL
CASE NO.

11-2026-CC-002103-0001-01
**EAGLE'S NEST ON MARCO
BEACH CONDOMINIUM
ASSOCIATION, INC., a Florida
non-profit corporation,**
Plaintiff, vs.
GARY N. LINGENFELTER,
CAROLYN D. LINGENFELTER,
TRISHA G. KOLTERMAN,
AND THE UNKNOWN HEIRS,
DEVISEES, GRANTEES,
ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES,
OR OTHER CLAIMANTS
CLAIMING BY, THROUGH,
UNDER OR AGAINST GARY N.
LINGENFELTER,
Defendants.
TO: GARY N. LINGENFELTER
LAST KNOWN ADDRESS: 54955 856
RD., PIERCE NE 68767
YOU ARE HEREBY notified that an
action to foreclose a Claim of Lien upon
the following described real property
located in Collier County, Florida:

EAGLE'S NEST ON MARCO
BEACH, a Condominium ac-
cording to the Declaration of
Condominium thereof recorded
in Official Records Book 976 at
Page 600 of the Public Records
of Collier County, Florida, and all
amendments thereto, if any.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, upon Michael J.
Belle, Esq., of Michael J. Belle, P.A.,
Attorney for Plaintiff, whose address is
2364 Fruitville Road, Sarasota, Florida
34237, within 30 days from the first
date of publication, and file the origi-
nal 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 Plaintiff's
Complaint.

WITNESS my hand and seal of this
Court on this 10/13/2026 day of 2026.

CRYSTAL K. KINZEL,
CLERK OF COURTS
(SEAL) By: Oilemys Ruiz
Deputy Clerk

Michael J. Belle, Esq.,
Michael J. Belle, P.A.,
Attorney for Plaintiff,
2364 Fruitville Road,
Sarasota, Florida 34237
51077
October 16, 23, 2026 26-01749C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-CP-2490
IN RE: ESTATE OF
JOHN M. ATAMIAN,
Deceased.

The administration of the estate of JOHN M. ATAMIAN, deceased, whose date of death was July 22, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's sur-

viving 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: October 16, 2026.

Signed on this 13th day of October, 2026.

CATHERINE M. ATAMIAN
Personal Representative
5985 Painted Leaf Lane
Naples, Florida 34116
SUSAN NESBET-SIKUTA
Attorney for Personal Representative
Florida Bar Number: 859001
Dentons Cohen & Grigsby P.C.
9110 Strada Place, Suite 6200
Naples, FL 34108
Telephone: (239) 390-1900
E-Mail: susan.sikuta@dentons.com
Secondary E-Mail:
wanda.portnoy@dentons.com
Tertiary E-Mail:
michelle.malis@dentons.com
5649648.v1
October 16, 23, 2026 26-01751C

FIRST INSERTION

**NOTICE OF ACTION
BY PUBLICATION**
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
DIVISION: CIVIL
CASE NO.

11-2026-CC-002178-0001-01
**THE CHARTER CLUB OF
MARCO BEACH CONDOMINIUM
ASSOCIATION, INC, a Florida
non-profit corporation,**
Plaintiff, vs.
STEVEN A. PIERZ, MARY C.
PIERZ, ERIN ELIZABETH PIERZ,
EILEEN LYNN PIERZ, AND THE
UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES, OR OTHER
CLAIMANTS CLAIMING BY,
THROUGH, UNDER OR AGAINST
STEVEN A. PIERZ,
Defendants.
TO: STEVEN A. PIERZ
LAST KNOWN ADDRESS: 1060 EN-
FIELD ST., ENFIELD, CT 06082
YOU ARE HEREBY notified that
an action to foreclose a Claim of Lien
upon the following described real
property located in Collier County,
Florida:

Unit Week No. 49 in Condo-
minium Parcel 407 of THE
CHARTER CLUB OF MARCO
BEACH, a Condominium ac-
cording to the Declaration of
Condominium thereof, recorded
in Official Records Book 982 at
Pages 1900 through 1979 in the
Public Records of Collier Coun-
ty, Florida, and all amendments
thereto, if any.

Unit Week No. 50 in Condo-
minium Parcel 407 of THE
CHARTER CLUB OF MARCO
BEACH, a Condominium ac-
cording to the Declaration of
Condominium thereof, recorded
in Official Records Book 982 at
Pages 1900 through 1979 in the
Public Records of Collier Coun-
ty, Florida, and all amendments
thereto, if any.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, upon Michael J.
Belle, Esq., of Michael J. Belle, P.A.,
Attorney for Plaintiff, whose address is
2364 Fruitville Road, Sarasota, Florida
34237, within 30 days from the first
date of publication, and file the origi-
nal 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 Plaintiff's
Complaint.

WITNESS my hand and seal of this
Court on this 10/13/2026 day of 2026.

CRYSTAL K. KINZEL,
CLERK OF COURTS
(SEAL) By: Oilemys Ruiz
Deputy Clerk

Michael J. Belle, Esq.,
Michael J. Belle, P.A.,
Attorney for Plaintiff,
2364 Fruitville Road,
Sarasota, Florida 34237
51357
October 16, 23, 2026 26-01750C

FIRST INSERTION

**NOTICE OF ACTION
BY PUBLICATION**
IN THE COUNTY COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
DIVISION: CIVIL
CASE NO.

11-2026-CC-002616-0001-01
**CLUB REGENCY OF MARCO
ISLAND CONDOMINIUM
ASSOCIATION, INC., A FLORIDA
NON-PROFIT CORPORATION, a**
Florida non-profit corporation,
Plaintiff, vs.
RAUL ARTURO ZAYAS-BAZAN,
DONNA LEE TORRES, THE
UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES, OR OTHER
CLAIMANTS CLAIMING BY,
THROUGH, UNDER OR AGAINST
RAUL ARTURO ZAYAS-BAZAN,
Defendant(s).
TO: RAUL ARTURO ZAYAS-BAZAN
Last Known Address: 9601 SW 142nd
Ave, Apt 06, Miami, FL 33186.
YOU ARE HEREBY notified that
an action to foreclose a Claim of Lien
upon the following described real
property located in Collier County,
Florida:

Unit Week No. 31 in Condo-
minium Parcel No. E202, of
CLUB REGENCY OF MARCO
ISLAND, a Condominium ac-
cording to the Declaration of
Condominium thereof, recorded
in Official Records Book 984,
pages 1494 through 1604, in the
Public Records of Collier County,
Florida and all amendments
thereto, if any.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, upon Michael J.
Belle, Esq., of Michael J. Belle, P.A.,
Attorney for Plaintiff, whose address is
2364 Fruitville Road, Sarasota, Florida
34237, within 30 days from the first
date of publication, and file the origi-
nal 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 Plaintiff's
Complaint.

WITNESS my hand and seal of this
Court on this 10/13/2026 day of 2026.

CRYSTAL K. KINZEL,
CLERK OF COURTS
(SEAL) By: Oilemys Ruiz
Deputy Clerk

Michael J. Belle, Esq.,
Michael J. Belle, P.A.,
Attorney for Plaintiff,
2364 Fruitville Road,
Sarasota, Florida 34237
October 16, 23, 2026 26-01747C

FIRST INSERTION

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

11-2022-CA-001469-0001
CITIZENS BANK NA F/K/A
RBS CITIZENS NA,
Plaintiff, vs.
GABRIELA S. ALGRANATI, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursu-
ant to a Summary Final Judgment of
Foreclosure entered September 14,
2026 in Civil Case No. 11-2022-CA-
001469-0001 of the Circuit Court of the
TWENTIETH JUDICIAL CIRCUIT in
and for Collier County, Naples, Florida,
wherein CITIZENS BANK NA F/K/A
RBS CITIZENS NA is Plaintiff and
Gabriela S. Algranati, et al., are Defen-
dants, the Clerk of Court, CRYSTAL K.
KINZEL, will sell to the highest and
best bidder for cash on the 1st Floor of
the Courthouse Annex in the Multipur-
pose Room in Customer Service, Col-
lier County Courthouse, 3315 Tamiami
Trail East, Naples, FL 34112 in accor-
dance with Chapter 45, Florida Statutes
on the 5th day of November, 2026 at
11:00 AM on the following described
property as set forth in said Summary
Final Judgment, to-wit:

TRACT 118, GOLDEN GATE
ESTATES UNIT NO. 26, AC-
CORDING TO THE PLAT
THEREOF, AS RECORDED IN
PLAT BOOK 7, PAGES 15 AND
16, PUBLIC RECORDS OF
COLLIER COUNTY, FLORIDA,
LESS AND EXCEPTING THE
FOLLOWING: BEGINNING
AT THE SOUTHEAST COR-
NER OF TRACT 118, RUN N
00 DEGREES 19'10" E FOR
165.00 FEET, THENCE N 89
DEGREES 40'50" W FOR
428.00 FEET, THENCE N 00
DEGREES 19'10" E FOR 23.00
FEET, THENCE N 89 DE-
GREES 40'50" W FOR 112.00
FEET, THENCE S 00 DE-
GREES 19'10" W 23.00 FEET,
THENCE N 89 DEGREES
40'50" W 120.00 FEET TO THE
WESTERLY LINE OF TRACT
118, THENCE S 00 DEGREES

19'10" W 165.00 FEET ALONG
SAID TRACT LINE TO THE
SOUTHERLY LINE OF TRACT
118, THENCE S 89 DEGREES
40'50" E 660.00 FEET ALONG
SAID TRACT LINE TO THE
POINT OF BEGINNING. ALSO
LESS AND EXCEPT THAT
PORTION DEEDED TO COL-
LIER COUNTY IN WARRANT-
Y DEED RECORDED IN O.R.
BOOK 4463, PAGE 1985, PUB-
LIC RECORDS OF COLLIER
COUNTY, FLORIDA, MORE
PARTICULARLY DESCRIBED
AS FOLLOWS: A PORTION
OF TRACT 118, GOLDEN
GATE ESTATES, UNIT 26, AS
RECORDED IN PLAT BOOK
7, PAGE 15 OF THE PUB-
LIC RECORDS OF COLLIER
COUNTY, FLORIDA, LYING
IN SECTION 15, TOWNSHIP
49 SOUTH, RANGE 26 EAST,
COLLIER COUNTY, FLORI-
DA, BEING MORE PARTICU-
LARLY DESCRIBED AS FOL-
LOWS: THE EAST 35 FEET
OF THE NORTH 165 FEET OF
SAID TRACT 118

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

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding, you
are entitled, at no cost to you, to the
provision of certain assistance. Please
contact the Administrative Services
Manager, whose office is located at 3301
East Tamiami Trail, Building L, Naples,
Florida 34112, and whose telephone
number is (239) 252-8800, within two
working days of your receipt of this no-
tice if you are hearing or voice impaired,
call 711.

By: /s/Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
22-00732FL
October 16, 23, 2026 26-01710C

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
CASE NO. 112026CA000620000101
UPEQUITY SVP2 LLC
Plaintiff, v.
CHRISTIAN MARIMON;
JESSICA ROXANA SANTILLAN;
UNKNOWN SPOUSE OF
CHRISTIAN MARIMON;
UNKNOWN TENANT 1;
UNKNOWN TENANT 2;
MAPLE RIDGE AT AVE MARIA
HOMEOWNERS ASSOCIATION,
INC.
Defendants.

Notice is hereby given that, pursuant to
the Final Judgment of Foreclosure en-
tered on August 28, 2026, in this cause,
in the Circuit Court of Collier County,
Florida, the clerk shall sell the property
situated in Collier County, Florida, de-
scribed as:

LOT 26, COQUINA AT MAPLE
RIDGE PHASE 1, A SUBDIVI-
SION ACCORDING TO THE
PLAT THEREOF AS RECORD-
ED IN PLAT BOOK 57, PAGE(S)
55 THROUGH 57, OF THE
PUBLIC RECORDS OF COL-
LIER COUNTY, FLORIDA.
a/k/a 5478 FERRIS AVE, AVE
MARIA, FL 34142-5023
at public sale, to the highest and best

bidder, for cash, on the 1st floor of the
Courthouse Annex in the multipur-
pose room in Customer Service, 3315
Tamiami Trail East, Naples, FL 34112,
on November 05, 2026 beginning at
11:00 AM.

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding, you
are entitled, at no cost to you, to the
provision of certain assistance. Please
contact Charles Rice, Administrative
Services Manager for Collier County,
Florida, and whose telephone number
is (239) 252-8800, fax number (239)
774-8818, email address: charlesr@
ca.cjis20.org, at least 7 days before your
scheduled court appearance, or imme-
diately upon receiving this notification
if the time before the scheduled appear-
ance is less than 7 days; if you are hear-
ing or voice impaired, call 711.

Dated this 6 day of October 2026.

eXL Legal, PLLC
Designated Email Address:
efiling@exlegal.com
12425 28th Street North,
Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
/s/ Peter E. Lanning
Peter E. Lanning
FL Bar: 562221
1000011458
October 16, 23, 2026 26-01712C

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
CIVIL ACTION
CASE NO. 26-CA-1249
KMP OPERATIONS, LLC,
Plaintiff, v.
SIMS RESTORATION LLC, a
Florida limited liability company,
ROBERT SIMS, ROBERT B. SIMS,
and DESTINI SIMS.
Defendants.

NOTICE IS HEREBY GIVEN that
pursuant the Final Judgment of Fore-
closure dated October 8, 2026, and
entered in Case No. 2026-CA-1249 of
the Circuit Court of the Twentieth Ju-
dicial Circuit in and for Collier County,
Florida wherein KMP Operations, LLC,
is the Plaintiff and Sims Restoration
LLC, Robert Sims, Robert B. Sims,
Destini Sims are Defendants, Crystal K.
Kinzel, Collier County Clerk of Courts,
will sell to the highest and best bidder
for cash at Collier County Courthouse,
3315 Tamiami Trail East, Suite 102,
Naples, FL 34112, beginning at 11:00 a.
m. on November 19, 2026 the following
described property set forth in said Fi-
nal Judgment, to wit:

Unit E-103, Building E, Augusta
Court, a Condominium accord-
ing to the Declaration of Con-
dominium thereof as recorded

in Official Records Book 957,
Page 227, as amended, of the
Public Records of Collier County,
Florida.
Property Address: 5725 Gage
Lane # E-103, Naples, FL 34113
Any person or entity claiming an in-
terest in the surplus, if any, resulting
from the Foreclosure Sale, other than
the property owner as of the date of the
Lis Pendens, must file a claim with the
Clerk no later than the date that the
Clerk reports the funds are unclaimed.
If you fail to file a claim, you will not be
entitled to any remaining funds.

If the sale is set a side, the Purchaser
may be entitled to only a return of the
sale deposit lee any applicable fees and
costs and shall have no other recourse
against the Mortgagor, the Mortgagee
or the Mortgagee's attorney.
BASS LAW OFFICE, P.A.
By: /s/ Jessica Lyons
Raymond L. Bass, Jr., Esq.
Florida Bar No. 370851
Jessica Lyons, Esq.
Florida Bar No. 1054320
Attorneys for Plaintiff
2335 Tamiami Trail North, Suite 409
Naples, FL 34103-4459
Telephone: (239) 262-4555
service.basslawoffice@comcast.net
dalia.basslawoffice@comcast.net
October 16, 23, 2026 26-01740C

SAVE TIME

Email your Legal Notice
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FLORIDA'S NEWSPAPER FOR THE BUSINESS
Observer

09/20/26, V2

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.

11/18/23, V2

--- PUBLIC SALES / SALES ---

FIRST INSERTION	
NOTICE OF DEFAULT AND INTENT TO FORECLOSE Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in you defaulting on the Note/Mortgage. TIMESHARE PLAN: SUNSET COVE RESORT and SUITES CONDOMINIUM Week/Unit as described below of Sunset Cove Resort and Suites Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 3698 at Page 2185, of the Public Records of Collier County, Florida, and all amendments thereto if any, TOGETHER with the remainder over in fee simple absolute, as tenant in common with the owners	of all Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condominium. Contract Number: 6526638 ROBERT G. TREAT 16 BISCAYNE DR, EDWARDSVILLE, IL 62025 /Week 41 EVEN in Unit No. 703/Principal Balance: \$17,932.94. You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc., at 866-714-8679. Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure

FIRST INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 11-2026-CA-000275-0001-01 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. ELIGIO MARTINEZ, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF LARRY BADBERG A/K/A LARRY L. BADBERG A/K/A LARRY LEE BADBERG, DECEASED; MICHAEL V. BADBERG; LAKEWOOD CONDOMINIUM ASSOCIATION III, INC.; UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES, et.al., Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure dated July 27, 2026, entered in Civil Case No.: 11-2026-CA-000275-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, and ELIGIO MARTINEZ, AS PERSONAL REPRESENTATIVE OF	THE ESTATE OF LARRY BADBERG A/K/A LARRY L. BADBERG A/K/A LARRY LEE BADBERG, DECEASED; UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS, TRUSTEES OF LARRY BADBERG A/K/A LARRY L. BADBERG A/K/A LARRY LEE BADBERG, DECEASED; ELIGIO MARTINEZ; MICHAEL V. BADBERG; LAKEWOOD CONDOMINIUM ASSOCIATION III, INC.; ALL OTHER UNKNOWN PARTIES, including, if a named defendant is deceased, the personal representatives, the surviving spouse, heirs, devisees, grantees, creditors, and all other parties claiming, by, through, under or against that defendant, and all claimants, persons or parties, natural or corporate, or whose exact legal status is unknown, claiming under any of the above named or described defendants, are Defendants. CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 19th day of November, 2026, the following described real property as set forth in said Judgment, to wit: UNIT 210, BUILDING C-5, LAKEWOOD CONDOMINIUM-UNIT III, A CONDOMINIUM, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN

OFFICIAL RECORDS BOOK 889, PAGES 124, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk before the clerk reports the surplus as unclaimed. If you fail to file a timely claim you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the Lis Pendens may claim the surplus.

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

Dated: October 14, 2026
/s/ Brian L. Rosaler
By: Brian L. Rosaler
Florida Bar No.: 0174882.
Attorney for Plaintiff:
Brian L. Rosaler, Esquire
Popkin & Rosaler, P.A.
1701 West Hillsboro Boulevard
Suite 400
Deerfield Beach, FL 33442
Telephone: (954) 360-9030
Facsimile: (954) 420-5187
26-52670
October 16, 23, 2026 26-01767C

FIRST INSERTION	
NOTICE OF PUBLIC SALE Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 571 Airport Pulling Rd N Naples, FL 34104 Auction Date: 11/19/2026 Time: 10:15 am. James Harris Toys, Tools, Furniture. Sharlene Davidson Bags, Totes, Vacuum Cleaner, Luggage The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. October 16, 23, 2026 26-01746C	

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 Avery Music & Publishing located at 772 Golden Gate Blvd. W. in the City of Naples, Collier, FL 34120 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 13th day of October, 2026 Todd Allen Avery October 16, 2026 26-01759C	

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND INSERTION	
NOTICE OF PUBLIC SALE Extra Space Storage will hold a public auction to sell personal property belonging to those individuals listed below at the location 11201 Tamiami Trail E, Naples FL 34113. Phone 239-303-8458. Auction date 10/22/2026 at 10:15am. Efrain Valdez- Collectables, shelves, toys Kenneth Dunnder- Boxes, old stuff, wall art Barbara Cortez- Furniture, clothing, furniture The auction will be listed and advertised on www.storagetreasures.com. Purchase must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. October 9, 16, 2026 26-01682C	

SECOND INSERTION	
NOTICE OF PUBLIC SALE: THE LOCK UP SELF STORAGE at 2295 Tamiami Trail E, Naples, FL 34112 will sell the contents of the following units to satisfy a lien to the highest bidder on October 23, 2026 by 10:00 AM at WWW.STORAGETREASURES.COM. All goods must be removed from the unit within 48 hours. Unit availability subject to prior settlement of account. Unit 2748 – Albert Bable – furniture, sporting items, décor, pressure washer Unit 2033 - James Lafrance – furniture, misc items Unit 1040 – Jennifer Plummer – furniture, boxes, decor Unit 3535 – Teri Snyder – boxes, electronics, misc items October 9, 16, 2026 26-01707C	

SECOND INSERTION	
NOTICE OF PUBLIC SALE Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 571 Airport Pulling Rd N Naples, FL 34104 Auction Date: 11/05/2026 Time: 10:15 am. Madison Gunter Cooler, Totes, Mirror James Moloney Boxes, Tools, Sports Items Shauna Pino Household Goods, Decorations Joshua Melendez Chair, Wall Art, Boxes Loyal Daily Collapsible Wagon Cart, Walker James Harris Power Tools, Garage Items The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. October 9, 16, 2026 26-01681C	

SUBSEQUENT INSERTIONS

--- ESTATE / PUBLIC SALES ---	
SECOND INSERTION	
Notice of Public Auction Notice of Public Auction for monies due on storage units. The auction will be held on October 29, 2026 at or after 8:00 am and will continue until finished. Units are said to contain household items. Property sold under Florida Statute 83.806. The names of whose units will be sold are as follows. 2001 E. TAMIAMI TRAIL NAPLES FL 34112 NAME UNIT BALANCE RAMON FLIS F1 \$875 Auction will be held online at, Storagetreasures.com/auctions October 9, 16, 2026 26-01700C	

FOURTH INSERTION	
NOTICE OF ACTION FOR MARRIAGE DISSOLUTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA Case No.: 11-2025-DR-000087-FM01-01 Division: FAMILY MANOUCHEKA VOLTAIRE, Petitioner and BERMANN VOLTAIRE, Respondent. TO: BERMANN VOLTAIRE 6001 N FALLS CIR DR APT 110 LAUDERHILL FL 33319 YOU ARE NOTIFIED that an action for MARRIAGE DISSOLUTION has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on MANOUCHEKA VOLTAIRE FORTUNE, whose address is 3113 54TH LANE SW NAPLES FL 34116, on or before {date}, and file the original with the clerk of this Court at {clerk's address}, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. {If applicable, insert the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located}. Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. CLERK OF THE CIRCUIT COURT Sept. 25; Oct. 2, 9, 16, 2026 26-01595C	

SECOND INSERTION	
NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING OF THE BOARD OF SUPERVISORS OF THE FRONTERRA COMMUNITY DEVELOPMENT DISTRICT Notice is hereby given to the public and all landowners within the Fronterra Community Development District ("District") the location of which is generally described as comprising a parcel or parcels of land containing approximately 33.21 acres, located east of Barot Drive, south of I-75, west of Collier Boulevard and north of Davis Boulevard, in the Collier County, Florida, advising that a meeting of landowners will be held for the purpose of electing three (3) persons to the District's Board of Supervisors ("Board"), and individually, ("Supervisor"). Immediately following the landowners' meeting there will be convened a meeting of the Board for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board. DATE: November 5, 2026 TIME: 6:00 p.m. PLACE: Staybridge Suites Naples Marco Island 610 Willow Park Dr., Ste. # 200 Naples, FL 34113 Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, Government Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, Ph: (813) 344-4844 ("District Manager's Office"). At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to	be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting. The landowners' meeting and the Board meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for these meetings may be obtained from the District Manager's Office. There may be an occasion where one or more supervisors will participate by telephone. Any person requiring special accommodations to participate in these meetings is asked to contact the District Manager's Office, at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office. A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based. Richard McGrath, District Manager 4884-5517-3336, v. 1 October 9, 16, 2026 26-01687C

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND INSERTION	
NOTICE OF PUBLIC SALE To satisfy the owner's storage lien, PS Retail Sales, LLC will sell at public lien sale on October 26, 2026, the personal property in the below-listed units, which may include but are not limited to: household and personal items, office and other equipment. The public sale of these items will begin at 09:30 AM and continue until all units are sold. The lien sale is to be held at the online auction website, www.storagetreasures.com, where indicated. For online lien sales, bids will be accepted until 2 hours after the time of the sale specified. PUBLIC STORAGE # 00121, 13191 Tamiami Trl E, Naples, FL 34114, (239) 610-1150 Time: 09:30 AM Sale to be held at www.storagetreasures.com. 1057 - Espeut, April; 1062 - Debrosse, Guerdeline; 1122 - Murphy, Sam; 1164 - Loubeau, Marie; 2031 - Steele, Cara; 5253 - Carmenate, Ismaray; 6047 - Fertil, Marc PUBLIC STORAGE # 00131, 8705 Addison Place Dr, Naples, FL 34119, (239) 944-5375 Time: 09:45 AM Sale to be held at www.storagetreasures.com. 1021 - Zaidi, Noreen; 1335 - McFatter, Gleb; 2516 - Perone, Marina; 2520 - Galvan, Lillian; 2618 - Bess, Tatiana; 3424 - Henning, Ashley; 3606 - lucero, Jim PUBLIC STORAGE # 22131, 1361 Airport Rd S, Naples, FL 34104, (239) 430-0200 Time: 10:00 AM Sale to be held at www.storagetreasures.com. 2022 - Walker, Sandra; 2102 - FEBO, NELSON; 4123 - soloff, Bryan PUBLIC STORAGE # 25428, 15800 Old 41 North, Naples, FL 34110, (941) 212-2707 Time: 10:15 AM Sale to be held at www.storagetreasures.com. A008 - lockwood, Mackenzie; A042 - robes, tristan; A046 - Phillips, Spencer; B021 - Phillips, Spencer; D041 - Toussaint, Luclass PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127 Time: 10:30 AM Sale to be held at www.storagetreasures.com. A1102 - Nathanael, Nicolas; A532 - Piston, Yoland; C070 - Morgan, Seddre; D191 - Garcia-Gavin, Barbara; E202 - Rives, Yeimy; E206 - General Contractors Associates Candito, Joseph; E251 - Navarro, Maria; G338 - Minott, Ayana PUBLIC STORAGE # 30138, 1597 Pine Ridge Road, Naples, FL 34109, (239) 799-7372 Time: 11:15 AM Sale to be held at www.storagetreasures.com. 0002 - Perry, Dan; 0121 - Lambos, Diana; 0180 - Ramlochan, Johanna; 1117 - Johnson, Richard; 1141 - Augustin, Audin; 1146 - Ward, Mervin; 1322 - Dale Jones, Debra; 2400 - Matthew , Lean; 2414 - McDonald, Larry; 2420 - Wood, Holly; 3318 - Valykeo, Marianne; 3332 - Martinez, Jose ; 3513 - Ignition APG, .; 3518 - Johnson, Richard; 3534 - McDonald, Larry; 3538 - McDonald, Larry; 3541 - McDonald, Larry; 4613 - McDonald, Larry; 4617 - McDonald, Larry; 4618 - McDonald, Larry; 4619 - McDonald, Larry; 4620 - McDonald, Larry; 5513 - McDonald, Larry; 5523 - McDonald, Larry; 6617 - Moran, Michael; 6729 - Williams , Patrick ; 7904 - Castemby , Jameson; 7906 - Castemby , Jameson PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925 Time: 11:45 AM Sale to be held at www.storagetreasures.com. A1207 - Brown, Shakima; A2164 - Doonan, Marya; B1109 - Asuzu, Andrew; C2117 - Lazarto, Pamela; C2239 - Vieyra, Rosaura; C2261 - Wong, Catherine; D1122 - Fallon, Matthew; D2139 - Haywood, Rosalyn; F2160 - Brown, Joseph; F2268 - Cabrera, Leonardo PUBLIC STORAGE # 26659, 3807 White Lake Blvd, Naples, FL 34117, (239) 920-5315 Time: 12:00 PM Sale to be held at www.storagetreasures.com. 1052 - Garland, Alex; 1088 - Hernandez Cruz, Norberto; 1129 - Perez, Maria; 1177 - Zambrano, Patricia; 1244 - Lippolis, Vito; 1354 - Jimenez, Jessica; 2189 - Barrow, Lauren; 2321 - Sanabria, Anabelle; 2366 - Cascillo, Cynthia; 2474 - Chevery, Esone PUBLIC STORAGE # 68043, 3836 Tollgate Boulevard, Naples, FL 34114, (239) 422-6465 Time: 12:15 PM Sale to be held at www.storagetreasures.com. 0010 - Gonzalez, Michael; 0023 - Faith Hastings Hastings, Faith; 0026 - Okolski, Robin; 0043 - Cox, Timothy; 0102 - STUDENT STIRLING, MARJORIE; 0119 - Torchon, Ronald ; 0137 - St Juste, Marie; 0154 - Daryanani, Ravindranath; 0171 - Torres, Fernando; 0173 - Whitesell, Maria; 0288 - Borchers, Evan; 0291 - Pariseau, Dan; 0367 - Van Vorous, Adam; 0371 - Dill, Kevin Dill, Kevin; 0374 - Crews, Tim; 0475 - Francois, Myriam; 0523 - Da Silva, Leandro; 0534 - Borrayo, Jose; 0571 - Hamilton, Dan; 0588 - STUDENT STIRLING, MARJORIE; 0681 - Okolski, Robin; 0685 - Okolski, Robin; 0696 - Okolski, Robin; 0703 - Senatus, Duckser ; 0740 - Dennis Wilhoite Wilhoite, Dennis; 0741 - Senatus, Duckser ; 0745 - Carrillo, Alexander; 0747 - Garciaibaron, Alexander; 0773 - Manning, Bill Manning, Bill; 0790 - Jacques, Kesly; 0805 - Manning, Bill Manning, Bill; 0888 - Gonzalez, Michael; 1042 - Gomez Hernandez, Irene; 8221 - Shackleton, Henderson 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. October 2, 9, 2026 26-01680C	

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY, FL
PROBATE DIVISION
FILE NO. 2026-CP-002571
JUDGE: MCGOWAN
IN RE: ESTATE OF
WILLIAM C. GRISWOLD,
DECEASED.

The administration of the estate of WILLIAM C. GRISWOLD (the “Decedent”), whose date of death was September 13, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Clerk of the Circuit Court, Courts Department, Probate Division, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT,
IN AND FOR COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 26-CP-697
IN RE: ESTATE OF
TERESA GOMEZ DE HIRSCH
Deceased.

The administration of the estate of TERESA GOMEZ DE HIRSCH, deceased, whose date of death was December 24, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA PROBATE DIVISION
File No. 26-CP-2590
IN RE: ESTATE OF
SUSAN S. KAHN,
Deceased.

The administration of the estate of SUSAN S. KAHN, deceased, whose date of death was May 12, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
PROBATE ACTION
File No. 11-2026-CP-002020-001-01
IN RE: ESTATE OF
STEWART E. SCHWARTZ,
Deceased.

The administration of the estate of STEWART E. SCHWARTZ, deceased, File Number 11-2026-CP-002020-001-01, is pending in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

If you have been served with a copy of this notice and you have any claim or demand against the decedent's estate, even if that claim is unmaturred, contingent or unliquidated, you must file your claim with the court ON OR BEFORE THE LATER OF A DATE THAT IS 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER YOU RECEIVE A COPY OF THIS NOTICE.

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

ALL CLAIMS NOT SO FILED WITH BE FOREVER BARRED.

EVEN IF A CLAIM IS NOT BARRED BY THE LIMITATIONS DESCRIBED ABOVE, ALL CLAIMS WHICH HAVE NOT BEEN FILED WITH BE BARRED TWO YEARS AFTER DECEDENT'S DEATH.

The date of death of the decedent is: 7/2/2025.

The date of first publication of this Notice is: October 9, 2026

SUNNY SCHWARTZ,
Personal Representative
1420 Mariposa Circle, Unit 102
Naples, FL 34105
Attorney for Personal Representative: SUSAN J. BROTMAN, P.A.
Kara A. Brotman
Attorney for Personal Representative Florida Bar No. 60285
4400 N. Federal Highway, Suite 204
Boca Raton, FL 33431
(561) 338-0906
Susan@TheLawyerWhoListens.com
Kara@TheLawyerWhoListens.com
October 9, 16, 2026 26-01696C

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
CASE NO.: 2025-CA-002761
HOMETRUST BANK,
Plaintiff, v.
EVERGLADES INTERNATIONAL
FOOD MARKET, LLC, PATRICK
S. TANKOO, PARRIAG TANKOO,
PDT LEGACY HOLDINGS LLC,
Defendants.

NOTICE IS HEREBY GIVEN THAT pursuant to the Amended Default Final Judgment of Foreclosure entered on October 1, 2026 and entered in Case No. 2025-CA-002761 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein HOMETRUST BANK is Plaintiff, and EVERGLADES INTERNATIONAL FOOD MARKET, LLC, PATRICK S. TANKOO, PARRIAG TANKOO, and PDT LEGACY HOLDINGS LLC are Defendants, Crystal K.Kinzel, Collier County Clerk of Court, will sell to the highest and best bidder for cash: at Customer Service Department - Multipurpose Room on the first floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL34112 in accordance with Chapter 45, Florida Statutes on the October 29, 2026 at 11:00 a.m. (EST) on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

Lot 153, Forest Park Phase III, according to the map or plat thereof, as recorded in Plat Book 39, page 49, Public Records of Collier County, Florida.

Property Address: 3823 Recreation Ln, Naples, FL 34116.

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

Dated: October 5, 2026
Respectfully Submitted,
BARRY S. TURNER P.A.
Counsel for Plaintiff
PO Box 330189
Miami, Florida 33233-0189
Phone: (305) 699-4392
Email: bt@bstpa.com
By: /s/ Barry S. Turner
Barry S. Turner, Esq.
Fla. Bar No. 85535
October 9, 16, 2026 26-01685C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No.
11-2026-CP-001098-0001-01
IN RE: ESTATE OF
FRANCESCO DESIMONE
Deceased.

The administration of the estate of Francesco DeSimone, deceased, whose date of death was March 13, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 2335 Orange Blossom Dr, Naples, FL 34109. 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 10/09/2026.

Personal Representative:
Frank DeSimone, Jr
15632 SW 51st Ter
Miami, Florida 33185
Attorney for Personal Representative: Andrew Ponnock, Attorney
Florida Bar Number: 195420
10100 West Sample Road, 3rd floor
Coral Springs, FL 33065
Telephone: (954) 340-4051
Fax: (800) 809-1774
E-Mail: andy@ponnocklaw.com
October 9, 16, 2026 26-01690C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No.: 26-CP-2381
IN RE: THE ESTATE OF
GWENDOLYN JANET MAURER,
Deceased.

The administration of the estate of GWENDOLYN JANET MAURER, deceased, File Number 26-CP-2381 , is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Naples, FL 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the Decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is October 9, 2026.

Kathleen Beathard,
Personal Representative
THOMAS G. ECKERTY, ESQUIRE
Attorney for Personal Representative
12734 Kenwood Lane, Suite 89
Fort Myers, Florida 33907-5638
thomaseckerty@embarqmail.com
Office: (239) 936-8338
Florida Bar No.: 310565
October 9, 16, 2026 26-01697C

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 26CP002558
IN RE: ESTATE OF
DIANE B. VIOLETTE a/k/a
DIANE BERNADETTE VIOLETTE
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 DIANE B. VIOLETTE a/k/a DIANE BERNADETTE VIOLETTE, deceased, File Number 2026CP002558, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324; that the decedent's date of death was July 9, 2026; that the total value of the estate is \$0 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
DANIEL RICO VIOLETTE	5350 21st Avenue SW
	Naples, Florida 34116
ERICH SCOTT VIOLETTE	2705 Storter Ave
	Naples, Florida 34112

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 personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.288 Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211, Florida Statutes. The written demand must be filed with the clerk.

The date of first publication of this Notice is October 9, 2026.

Person Giving Notice:
DANIEL RICO VIOLETTE
5350 21st Avenue SW
Naples, Florida 34116
Attorney for Person Giving Notice
/s/ Amy Meghan Neaher
AMY MEGHAN NEAHER, ESQ.
Attorney for Petitioner
Florida Bar Number: 190748
SAFE HARBOR LAW FIRM
5237 Summerlin Commons Boulevard,
#103
Fort Myers, Florida 33907
Telephone: (239) 317-3116
E-Mail: amy@safeharborlawfirm.com
October 9, 16, 2026 26-01699C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 26-CP-001668-0001-01
Division Probate
IN RE: ESTATE OF
PAUL J. SORDILLO
Deceased.

The administration of the estate of PAUL J. SORDILLO, deceased, whose date of death was October 10, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 October 9, 2026.

Personal Representative:
Michael Sordillo
514 South Stratford Road, Suite 320
Winston-Salem, North Carolina 27103
Attorney for Personal Representative: Chad E Brocato Sr, Esq
Florida Bar Number: 110730
Moiguer Brocato Law
110 SE 6th Street, 17th Floor
Fort Lauderdale, Florida 33301
Telephone: (954) 998-7914
Fax: (786) 800-9488
E-Mail: service@mylawyer.legal
Secondary E-Mail: chad@mylawyer.legal
October 9, 16, 2026 26-01691C

The administration of the estate of RICHARD L. CREVISTON, deceased, whose date of death was July 17, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is: October 9, 2026

Signed on this 7th day of October, 2026.

BRIAN V. MCAVOY
Personal Representative
999 Vanderbilt Beach Road, Suite 401
Naples, Florida 34108
Arienne C. Valencia
Attorney for Personal Representative
Florida Bar No. 1003167
Roetzel & Andress LPA
999 Vanderbilt Beach Road, Suite 401
Naples, Florida 34108
Telephone: 239.649.6200
Email: avalencia@ralaw.com
Secondary Email: serve.avalencia@ralaw.com
October 9, 16, 2026 26-01709C

PUBLISH YOUR
LEGAL NOTICE

Email
legal@businessobserverfl.com

Business
Observer

10/2026B-VT

THIRD INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA Case No.: 26-DR-000469 Division: Domestic Relations ANGEL SINDO, Petitioner/Father, v. CARMEN SINDO, Custodian, and CHRISTINE NINA FLEURIER, Respondent/Mother. YOU ARE NOTIFIED that a Supplemental Petition to Modify Custody has been filed in Collier County, FL and that you are required to serve a copy of your written defenses, if any, to it on Angel Sindo, at 249 Deerwood Circle, Naples FL 34113 on or before {date}, and file the original with the clerk of this Court at Collier County Clerk of the Circuit Court, 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112-5324 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. The action is asking the court to decide on:		
1. Children issue. Modifying Custody of Azariah Jesus Latten-dresse DOB: 1/8/2016 2. Real or personal property. The parties have none. 3. Spousal Support: None is requested Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. CLERK OF THE CIRCUIT COURT Deputy Clerk Oct. 2, 9, 16, 23, 202626-01613C		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No: 11-2026-CP-002605-0001-01 IN RE: ESTATE OF ANN C. EASPARRO Deceased TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE: The Administration of the estate of ANN C. EASPARRO File No. 11-2026-CP-002605-0001-01 is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and address of the personal representative and the personal representative's attorney are set forth below. ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice 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 estate of the decedent must file their claims with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. Publication of this notice has begun on October 9, 2026. SUSAN DOW Personal Representative 6066 Divot Court Naples, FL 34113 RONALD S. WEBSTER Fla. Bar No. 570559 800 N. Collier Blvd. Marco Island, FL 34145 (239) 394-8999 October 9, 16, 202626-01671C		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-002439 IN RE: ESTATE OF DENNIS M. CRYAN, a/k/a DENNIS MICHAEL CRYAN, Deceased. The administration of the estate of DENNIS M. CRYAN, a/k/a DENNIS MICHAEL CRYAN (the "Decedent"), whose date of death was June 7, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the Decedent and other persons having claims or demands against the Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent and other persons having claims or demands against the Decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THIS NOTICE. The personal representative has		
THIRD INSERTION		
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA Case No.: 2026DRI754 Emily E Rivero, Petitioner, and Rainier E Espinal, Respondent, TO: Rainier E Espinal 677 35th AVE NW Naples, FL 34120 YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Emily E Rivero, whose address is 2887 2nd ST NE Naples, FL 34120 on or before 10/19/2026, and file the original with the clerk of this Court at 3315 east tamiami trail suite 102 Naples, FL 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. The action is asking the court to decide how the following real or personal property should be divided: None Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: 09/14/2026 CLERK OF THE CIRCUIT COURT (SEAL) By: Yliana Mirabal Deputy Clerk Oct. 2, 9, 16, 23, 202626-01626C		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION 11-2026-CP-001756-0001-01 IN RE: ESTATE OF DONALD GEORGE DIPALMA, Deceased. The administration of the estate of Donald George Dipalma, deceased, whose date of death was April 19, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 10/09/2026 Personal Representative Robert Dipalma 47 Grumman Avenue Norwalk, Connecticut 06851 Attorney for Personal Representative Andrew Ponnock Florida Bar Number: 195420 10100 West Sample Road, 3rd Fl Coral Springs, FL 33065 Telephone: (954) 340-4051 Fax: (954) 340-3411 E-Mail: andy@ponnocklaw.com October 9, 16, 202626-01670C		
SECOND INSERTION		
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 26-CP-002475 IN RE: ESTATE OF LORRAINE C. CORR 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 LORRAINE C. CORR, deceased, File Number 26-CP-002475, by the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East Naples, FL 34112; that the decedent's date of death was June 12, 2026; that the total value of the estate is \$150,000 and that the names and addresses of those to whom it has been assigned by such order are: Name Address Suzanne L. Corr, Sharon A. Corr and Geoffrey A. Corr as Co-Trustees of The John J. Corr and Lorraine C. Corr Living Trust Dated June 1, 2016 160 Black Pond Rd Charlestown, RI 02813 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		
THIRD INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 26-CP-2577 IN RE: ESTATE OF THOMAS J. ROCHE Deceased. The administration of the estate of Thomas J. Roche, deceased, whose date of death was September 11, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, FL 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 26-CP-2574 IN RE ESTATE OF BARBARA V. SCHWAN, Deceased The administration of the estate of BARBARA V. SCHWAN, deceased, whose date of death was July 27, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 26-CP-2574 IN RE ESTATE OF BARBARA V. SCHWAN, Deceased The administration of the estate of BARBARA V. SCHWAN, deceased, whose date of death was July 27, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NUMBER: 11-2026-CP-001802-0001-01 IN RE: ESTATE OF GEORGE WALLACE VAN WAGENEN, JR. AKA GEORGE W. VAN WAGENEN, Deceased. The administration of the estate of George Wallace Van Wagenen, Jr. aka George W. Van Wagenen, deceased, whose date of death was January 4, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NUMBER: 11-2026-CP-001802-0001-01 IN RE: ESTATE OF GEORGE WALLACE VAN WAGENEN, JR. AKA GEORGE W. VAN WAGENEN, Deceased. The administration of the estate of George Wallace Van Wagenen, Jr. aka George W. Van Wagenen, deceased, whose date of death was January 4, 2026, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY		
SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 26-CP-2619 Division Probate IN RE: ESTATE OF SALLY ANN KING, A.K.A. SALLY A. KING Deceased. The administration of the estate of SALLY ANN KING, a.k.a. SALLY A. KING, deceased, whose date of death was September 7, 2026, is pending in		
SECOND INSERTION		
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SECOND INSERTION		
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SECOND INSERTION		
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File		

SAVE TIME

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legal@businessobserverfl.com

Business Observer

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SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO. 11-2026-CA-000691-0001-01 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF FINANCE OF AMERICA SELECT MASTER TRUST, Plaintiff, vs. HELEN (HELSHI) LOCKWOOD HEWSON, PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY LOCKWOOD, DECEASED AND DANIEL D. PECK, PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY LOCKWOOD, DECEASED, et al. DECEASED(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 01, 2026, and entered in 11-2026-CA-000691-0001-01 of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF FINANCE OF AMERICA SELECT MASTER TRUST is the Plaintiff and HELEN (HELSHI) LOCKWOOD HEWSON, PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY LOCKWOOD, DECEASED; DANIEL D. PECK, PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY LOCKWOOD, DECEASED; HELEN (HELSHI) LOCKWOOD HEWSON;	WIGGINS BAY FOUNDATION, INC.; COVE TOWERS PRESERVE CONDOMINIUM ASSOCIATION, INC. are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on November 05, 2026, the following described property as set forth in said Final Judgment, to wit: UNIT 304, MONTEGO AT COVE TOWERS PRESERVE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 3017, PAGE 395, ET SEQ., OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO. TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THOSE COMMON ELEMENTS APPURTENANT TO SAID UNIT IN ACCORDANCE WITH AND SUBJECT TO THE COVENANTS, CONDITIONS, RESTRICTIONS, TERMS, AND OTHER PROVISIONS OF THAT DECLARATION OF CONDOMINIUM. Property Address: 445 COVE TOWER DRIVE, NAPLES, FL 34110 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
SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 11-2026-CA-000618-0001-01 NEWREZ LLC, Plaintiff, vs. EDGAR S. CRUZ PONCE; UNKNOWN SPOUSE OF EDGAR S. CRUZ PONCE; WATERWAYS OF NAPLES HOMEOWNERS' ASSOCIATION, INC.; UNITED STATES OF AMERICA; UNLOCK PARTNERSHIP SOLUTIONS INC.; CERVERA REAL ESTATE, INC.; UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES, et al., Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure dated September 29, 2026, entered in Civil Case No.: 11-2026-CA-000618-0001-01 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein NEWREZ LLC, Plaintiff, and EDGAR S. CRUZ PONCE; WATERWAYS OF NAPLES HOMEOWN-	ERS' ASSOCIATION, INC.; UNITED STATES OF AMERICA; UNLOCK PARTNERSHIP SOLUTIONS INC.; CERVERA REAL ESTATE, INC., are Defendants. CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 3rd day of December, 2026, the following described real property as set forth in said Judgment, to wit: LOT 270, WATERWAYS OF NAPLES, UNIT FIVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 33, PAGES 89 AND 90, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk before the clerk reports the surplus as unclaimed. If you fail to file a timely claim you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record
SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO. 26-CA-001524 SECURITY CAPITAL VENTURES, LLC a Florida limited liability company, Plaintiff, vs. LISA B HEMINGWAY ENTRY, LLC, a Florida limited liability company, and NEW DASA, LLC, a Florida limited liability company, Defendants. NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on September 29, 2026, in Case No. 26-CA-001524, of the Circuit Court of the 20th Judicial Circuit in and for COLLIER County, Florida, wherein SECURITY CAPITAL VENTURES, LLC	is Plaintiff and LISA B HEMINGWAY ENTRY, LLC and NEW DASA, LLC are Defendants. CRYSTAL K. KINZEL, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash at public sale on October 29, 2026 at 11:00 AM, at Collier County Government Complex, 1st Floor located at 3315 Tamiami Trail East, Naples, FL 34112 in Collier County, the following described property as set forth in said Final Judgment, to wit: Lots 1, 2, and 3, New Dasa LLC Plan Number 1, according to the map or plat thereof as recorded in Plat Book 73, Page 79, Public Records of Collier County, Florida, formerly known as Undivided Block C, Cypress Woods Estates, Plat #2, according to the Plat thereof, as recorded in Plat
SECOND INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR COLLIER COUNTY GENERAL JURISDICTION DIVISION CASE NO. 11-2026-CA-001468-0001-01 MIDFIRST BANK, Plaintiff, vs. CHESTER LEE ADDISON, et al., Defendants. To: CHESTER LEE ADDISON 1820 IMMOKALEE DRIVE, IMMOKALEE, FL 34142 FAY SMITH 1339 FREMONT PARK AVE, ORLANDO, FL 32808 UNKNOWN SPOUSE OF CHESTER LEE ADDISON 1820 IMMOKALEE DRIVE, IMMOKALEE, FL 34142 UNKNOWN SPOUSE OF FAY SMITH 1339 FREMONT PARK AVE, ORLANDO, FL 32808	Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of said Court on the 30 day of September, 2026. CRYSTAL K. KINZEL CLERK OF COURT OF COLLIER COUNTY As Clerk of the Court (SEAL) BY: Jane Garrison Deputy Clerk
SECOND INSERTION	
NOTICE OF PUBLIC SALE TO BE HELD AT: www.storage-treasures.com The Lock Up Self Storage 995 Golden Gate Pkwy Naples, Florida 34102 DATE: October 23, 2026 BEGINS AT: 10:30 a.m. CONDITIONS: All units will be sold to the highest bidder. Bids taken only	for each unit in its entirety. All goods must be removed from the unit within 48 hours. Payment due immediately upon acceptance of bid. Unit availability subject to prior settlement of account. Dylan Boltz, Unit #C317 - Glass Table, TV, Chairs, Totes, Misc Household Items October 9, 16, 2026 26-01692C

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-002518 IN RE: ESTATE OF STEPHEN G. LEE, Deceased.	IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The Personal Representative has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act, as described in §§ 732.216 – 732.228, Fla. Stat. (2025) applies, or may apply, unless a written demand is made by a creditor as specified under § 732.2211, Fla. Stat. (2025). The date of first publication of this notice is: 10/9/2026. ELIZABETH A. LEE Personal Representative 1907 Clayton Road Naples, Florida 34102 KIMBERLEY A. DILLON, ESQ. Attorney for Personal Representative Florida Bar No. 14160 Quarles & Brady LLP 1395 Panther Lane, Suite 300 Naples, Florida 34109 Telephone: 239-262-5959 Email: Kimberley.Dillon@Quarles.com Secondary Email: Janine.Gunyan@Quarles.com October 9, 16, 2026 26-01674C
SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No.: 2026-CP-002406 IN RE: ESTATE OF MARION STEIN, Deceased.	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 ss.732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211. The date of first publication of this Notice is October 9, 2026. Signed on the 1st day of October, 2026. Margo Stein, Personal Representative C/O Lawrence W. Livoti, P.A. 5321 West Broward Blvd. Plantation, Florida 33317 /S/Danielle Livoti-Preston Danielle Livoti-Preston, Esq. Attorney for Personal Representative Florida Bar No.: 1032537 LAWRENCE W. LIVOTI, P.A. 5321 West Broward Blvd Plantation, Florida 33317 Telephone: (954) 523-0050 Primary Email: Danielle@Livotilaw.com October 9, 16, 2026 26-01673C
SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO. 2026 CP 002148 IN RE: ESTATE OF SHARON LEE PELTON, DECEASED.	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 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 October 9, 2026. THOMAS L. BEAUDOIN Personal Representative JUAN D. BENDECK, ESQ. Attorney for Personal Representative Florida Bar No. 78298 FBT GIBBONS LLP 9045 Strada Stell Court, Suite 301 Naples, Florida 34109 Telephone: 239-228-4871 Email: jbendeck@fbtgibbons.com Secondary Email: tpanozzo@fbtgibbons.com October 9, 16, 2026 26-01675C
SECOND INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR COLLIER COUNTY GENERAL JURISDICTION DIVISION CASE NO. 11-2026-CA-001468-0001-01 MIDFIRST BANK, Plaintiff, vs. CHESTER LEE ADDISON, et al., Defendants. To: CHESTER LEE ADDISON 1820 IMMOKALEE DRIVE, IMMOKALEE, FL 34142 FAY SMITH 1339 FREMONT PARK AVE, ORLANDO, FL 32808 UNKNOWN SPOUSE OF CHESTER LEE ADDISON 1820 IMMOKALEE DRIVE, IMMOKALEE, FL 34142 UNKNOWN SPOUSE OF FAY SMITH 1339 FREMONT PARK AVE, ORLANDO, FL 32808	Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of said Court on the 30 day of September, 2026. CRYSTAL K. KINZEL CLERK OF COURT OF COLLIER COUNTY As Clerk of the Court (SEAL) BY: Jane Garrison Deputy Clerk
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PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386
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What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

“““

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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