

COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>11-2020-CP-001718-0001-XX</b> IN RE: ESTATE OF <b>SHIRLEY R. MCCARTHY</b> Deceased.
The administration of the estate of Shirley R. McCarthy, deceased, whose date of death was April 22, 2020, 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 ancillary co-personal representatives and the ancillary co-personal representatives' attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DA TE OF DEATH IS BARRED. The date of first publication of this notice is July 24, 2020. <b>Ancillary Co-Personal Representatives:</b> <b>Kevin J. McCarthy</b> 32 Monisa Kay Drive Plymouth Massachusetts 02360 <b>Stephen J. McCarthy</b> 3 Bells Hills road Pocasset, Massachusetts 02559 <b>Geoffrey D. McCarthy</b> 31 Monisa Kay Drive Plymouth, Massachusetts, 02360 Attorney for Ancillary Co-Personal Representatives: George R. Freund, Esq. Florida Bar Number: 87759 ELLIS LAW GROUP PL 4755 Technology Way, Suite 205 Boca Raton, Florida 33431 Telephone: (561) 910-7500 Fax: (561) 910-7501 E-Mail: george@ellis-law.com Secondary E-Mail: service@ellis-law.com Notice to Creditors/PLEA/601276 July 24, 31, 2020 20-014233C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>20-CP-1670</b> Division Probate IN RE: ESTATE OF <b>CHARLES J. RODIS</b> Deceased.
The administration of the estate of Charles J. Rodis, deceased, whose date of death was January 7, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 East Tamiami Trail, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent
and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 24, 2020. <b>Personal Representative:</b> <b>Tamara Vogt</b> 2775 Orange Grove Trail Naples, Florida 34120 Attorney for Personal Representative: Kent A. Skrivan Email Address: kent@sgnapleslaw.com Florida Bar No. 0893552 Skrivan & Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 July 24, 31, 2020 20-01400C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>2020-CP-1436</b> IN RE: ESTATE OF <b>ANDREW LEWIS ABRAMS,</b> Deceased.
The administration of the estate of Andrew Lewis Abrams, deceased, whose date of death was April 4, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 501, 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 is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 24, 2020. <b>Personal Representative</b> <b>Jonathan Henry Abrams</b> c/o Porter Wright Morris & Arthur LLP 9132 Strada Place, Suite 301 Naples, Florida 34108-2683 PORTER WRIGHT MORRIS & ARTHUR LLP Attorneys for Personal Representative MARVE ANN M. ALAIMO, ESQ. Florida Bar No. 117749 T. JOHN COSTELLO, JR. Florida Bar. No. 68542 9132 Strada Place, Suite 301 Naples, Florida 34108-2683 Telephone: (239) 593-2900 Email Addresses: malaimo@porterwright.com jcostello@porterwright.com flprobate@porterwright.com 13327230v2 July 24, 31, 2020 20-01420C

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 Eat Smart located at 7085 Radio Road in the City of Naples, Collier County, FL 34104 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 17th day of July, 2020. Monika Lehr-Hotaling / Ross Miller Sharks Eat Smart III LLC July 24, 2020 20-01409C

FIRST INSERTION
NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>20-1657-CP</b> IN RE: ESTATE OF <b>LILLIAN SANTARSIERO,</b> 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 LILLIAN SANTARSIERO, deceased, File Number 20-1657-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 May 9, 2020; that the total value of the estate is \$10,000 and that the names and addresses of those to whom it has been assigned by such order are: Name Address Creditors: NONE Beneficiaries: ROBERT SANTARSIERO 2206 Hawthorn Way New Windsor, NY 12553 WILLIAM SANTARSIERO 68 Bellefair Road Rye Brook, NY 10573 ALL INTERESTED PERSONS ARE
NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is July 24, 2020. <b>Person Giving Notice:</b> <b>WILLIAM SANTARSIERO</b> Petitioner Attorney for Person Giving Notice: Pieter G. Van Dien Attorney for Petitioner Florida Bar Number: 96695 Oakstone Law PL 225 Banyan Blvd., Ste 230 Naples, Florida 34102 Telephone: (239) 206-3454 E-Mail: pvandien@oakstonelaw.com Secondary E-Mail: ckleinknecht@oakstonelaw.com July 24, 31, 2020 20-01419C
FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No: <b>11-2020-CP-001582-0001-XX</b> IN RE: ESTATE OF <b>GEORGE R. TOMLINSON</b> Deceased
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE: The Administration of the estate of GEORGE R. TOMLINSON File No. 11-2020-CP-001582 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

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>20-CP-1614</b> Division Probate IN RE: ESTATE OF <b>VIVIAN L. BRUNETTE</b> Deceased.
The administration of the estate of Vivian L. Brunette, deceased, whose date of death was January 31, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 July 24, 2020. <b>Personal Representative:</b> <b>Margaret Hercek</b> <b>c/o Mize &amp; Fincher, PLLC</b> 5150 Tamiami Trail N, Suite 501 Naples, Florida 34103 Attorney for Personal Representative: Philip H. Fincher Florida Bar Number: 48518 Arienne C. Valencia Florida Bar Number: 1003167 MIZE & FINCHER, PLLC 5150 Tamiami Trail N, Suite 501 Naples, Florida 34103 Telephone: 239.316.1400 FAX: 239.316.1430 E-Mail: philip@mizefincher.com Secondary: arienne@mizefincher.com Secondary: service@mizefincher.com July 24, 31, 2020 20-01428C
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 Boatman Ricci located at 3021 Airport-Pulling Rd, St 202 in the City of Naples, Collier County, FL 34105 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 22nd day of July, 2020. The Boatman Law Firm, P.A. Ernest A. Ricci July 24, 2020 20-01424C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>20-CP-1001</b> IN RE: ESTATE OF <b>SUZANNE E. SIEVERS,</b> Deceased.
The administration of the estate of SUZANNE E. SIEVERS, deceased, whose date of death was June 05, 2018; File No. 20-CP-1001 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 WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent
and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: July 24, 2020. <b>JULIE A. POWER</b> <b>Personal Representative</b> 8126 Montero Dr., Prospect, Kentucky 40059 JEFFREY M. JANEIRO, Esq. Attorney for Personal Representative Florida Bar No. 0697745 Law Office of Jeffrey M. Janeiro, P.L. 3400 Tamiami Trail N., Suite 203 Naples, FL 34103 Telephone: (239) 513-2324 July 24, 31, 2020 20-01417C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>20-CP-1646</b> IN RE: ESTATE OF <b>CAROLE W. KIRKPATRICK</b> a/k/a <b>CAROLE J. KIRKPATRICK,</b> Deceased.
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 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 who have claims or demands against decedent's estate, including unmaturred, contingent, or unliquidated claims, must file their claims with the court ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN
THE TIME PERIODS SET FORTH IN SECTION 733.702 FLORIDA STATUTES, WILL BE FOREVER BARRED. EVEN IF A CLAIM IS NOT BARRED BY THE LIMITATIONS DESCRIBED ABOVE, ALL CLAIMS THAT HAVE NOT BEEN FILED WILL BE BARRED TWO YEARS AFTER DECEDENT'S DEATH. The address of the court where this probate is pending is: Clerk of Court, Probate Division, Collier County Courthouse, 3301 Tamiami Trail East, Naples, Florida 34112. The date of death of the decedent is: June 3, 2020. The name and address of the Personal Representative is as follows: Thad D. Kirkpatrick, whose address is 1026 Hillview Drive, Dandridge, TN 37725. The date of first publication of this Notice is: July 24, 2020. Thomas A. Collins, II, Esq. Attorney for Personal Representative Florida Bar No.: 0894206 THORNTON LAW FIRM 3080 Tamiami Trail East Naples, Florida 34112 (239) 649-4900 Email: tcollins@swflalaw.com aboswell@swflalaw.com July 24, 31, 2020 20-01401C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. <b>11-2020-CP-001492-0001-XX</b> Division: Probate IN RE: ESTATE OF <b>LAURIE B. MCCAFFERTY</b>
The administration of the estate of Laurie B. McCafferty, deceased, File Number 11-2020-CP-001492-0001-XX, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The 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, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate, including 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 WILL BE FOREVER BARRED. The date of first publication of this Notice is July 24, 2020. <b>Alan S. Novick,</b> <b>Personal Representative</b> 1415 Panther Lane, Ste. 152 Naples, FL 34109 Alan S. Novick, Esq. Attorney for Petitioners Email address: AN304@aol.com Florida Bar No. 441899 1415 Panther Lane, Suite 152 Naples, Florida 34109 Tel. No. (239) 514-8665 July 24, 31, 2020 20-01418C

FIRST INSERTION
NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of MAPLETAG PPE located at: 3992 PROSPECT AVENUE - SUITE C, in the County of COLLIER, in the City of NAPLES, FLORIDA 34104 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Fort Myers, Florida, this 17th day of July, 2020. MAPLETAG CORP By WU, YUN 300 Berron Lane, Barrington Hills, IL 60010 17th July, 2020 July 24, 2020 20-01411C

FIRST INSERTION
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of ROYAL SCOOP, in the County of COLLIER, in the City of NAPLES, FLORIDA 34102. Notice is further given that the undersigned intends to register this fictitious name with the Florida Department of State, Divisions of Corporations, Tallahassee, Florida. Dated: Jul 11, 2020 FIFTH AVENUE ROYAL SCOOP, LLC, a Florida limited liability company Matthew A Moen Manager July 24, 2020 20-01425C



FIRST INSERTION

NOTICE OF ACTION FOR PETITION FOR DISSOLUTION OF MARRIAGE WITH MINOR CHILDREN AND OTHER RELIEF IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA  
**CASE No.: 2018-DR-2892**  
**IN THE MARRIAGE OF:**  
**DANIA ELIE**  
**Petitioner / Wife, Vs.**  
**OSNAL ELIE**  
**Respondent / Husband,**  
TO: Osnal Elie  
Last known address: 270-05 76th Ave  
Queens, NY 11040  
YOU ARE NOTIFIED that an action for Dissolution of Marriage with Minor Children and Other Relief, has been filed against you and that you are required to serve a copy of your written defenses, if any, to Danie Elie /Michael Schneider, Esq. whose address is 2500 Airport Road South, Suite 209, Naples, Florida 34112 on or before August 14, 2020, and file the original with the clerk of this Court at Collier County Clerk of the Courts, Civil Division, 3315 Tamiami Trail E. Ste. 102, Naples, Florida 34112, before service on Plaintiff or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.  
Copies of all court documents in this case, including orders, are available at the Clerk of the Courts office. You may review these documents upon request.  
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: Jul 22 2020.  
CLERK OF THE CIRCUIT COURT (SEAL) By: Yliana Mirabal {Deputy Clerk}  
  
Michael Schneider, Esq.  
2500 Airport Road South, Suite 209,  
Naples, Florida 34112  
July 24, 31; August 7, 14, 2020  
20-01430C

FIRST INSERTION

Small Claims Publication  
Summons And Notice  
STATE OF WISCONSIN, CIRCUIT COURT, KENOSHA COUNTY  
**Case No. 2020SC001319**  
**Plaintiff(s):**  
**Salander Enterprises, LLC**  
**225 S. Executive Dr.**  
**Brookfield WI 53005**  
**-vs-**  
**Kyle Micek**  
**2025 River Reach Dr Apt 354**  
**Naples FL 34104-6967**  
TO THE PERSON(S) NAMED ABOVE AS DEFENDANT(S):  
You are being sued by the person(s) named above as Plaintiff(s). A copy of the claim has been sent to you at your address as stated in the caption above. The lawsuit will be heard in the following Small Claims court: Kenosha County Courthouse  
Telephone Number of Clerk of Court: 262-653-2664  
Address: 912 56th Street, Room 300, Kenosha, WI 53140-3747  
on the following date and time:  
Date: 8/20/2020  
Time: 10:00 a.m.  
If you do not attend the hearing, the court may enter a judgment against you in favor of the person(s) suing you. A copy of the claim has been sent to you at your address as stated in the caption above. A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate you own now or in the future, and may also be enforced by garnishment or seizure of property.  
You may have the option to Answer without appearing in court on the court date by filing a written Answer with the clerk of court before the court date. You must send a copy of your Answer to the Plaintiff(s) named above at their address. You may contact the clerk of court at the telephone number above to determine if there are other methods to answer a Small Claims complaint in that county.  
Electronically Signed by  
Richard E. Stueckroth  
Attorney's State Bar Number 1101071  
Date 7/14/2020  
Dobberstein Law Firm, LLC  
225 S. Executive Dr. Suite 201  
Brookfield, WI. 53005  
Plaintiff's/Attorney's Telephone Number 262.641.3715  
July 24, 2020 20-01422C

FIRST INSERTION

NOTICE OF PUBLIC SALE:  
Morleys Towing of Naples gives Notice of Foreclosure of Lien and intent to sell these vehicles on 08/19/2020, 10:00 am at 6344 JANES LANE NAPLES, FL 34109, pursuant to subsection 713.78 of the Florida Statutes. Morleys Towing of Naples reserves the right to accept or reject any and/or all bids.  
1C4PJLLB6JD538724  
2018 JEEP  
1FMZU63K24UA37475  
2004 FORD  
1FTRE14273HA49132  
2003 FORD  
5TFKM5F18AX001187  
2010 Toyota  
July 24, 2020 20-01421C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-1316**  
**Division Probate**  
**IN RE: ESTATE OF**  
**JOAN ELIZABETH DAVENPORT**  
**Deceased.**  
The administration of the estate of Joan Elizabeth Davenport, deceased, whose date of death was December 10, 2019, 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 curator of the estate and the curator's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is July 24, 2020.  
**Curator**  
**/S/ JO-ANNE HERINA JEFFREYS**  
**Jo-Anne Herina Jeffreys**  
500 Fifth Avenue South, Suite 526  
Naples, Florida 34102  
Attorney for Curator:  
/S/ JO-ANNE HERINA JEFFREYS, ESQ.  
Jo-Anne Herina Jeffreys, Esq.  
Florida Bar Number: 99471  
JO-ANNE HERINA JEFFREYS, ESQ., P.A.  
500 Fifth Avenue South, Suite 526  
Naples, Florida 34102  
Telephone: (239) 260-4384  
Fax: (239) 790-5258  
E-Mail: jhjeffreys@joannejeffreyslaw.com  
Secondary E-Mail: dphillips5761@gmail.com  
July 24, 31, 2020 20-01395C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**CASE NO: 20-CP-1642**  
**IN RE: THE ESTATE OF**  
**GIL DARYL KREAMER,**  
**Deceased.**  
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE-CAPTIONED ESTATE AND ALL OTHER PERSONS INTERESTED IN SAID ESTATE.  
YOU ARE HEREBY NOTIFIED that Summary Administration of the ESTATE OF GIL DARYL KREAMER, DECEASED, Case No: 20-CP-1642, is pending in the Circuit Court in and for Collier County, Florida, Probate Division, the address of which is Clerk of the Circuit Court, 3315 Tamiami Trail East, Naples, Florida, 34112; that the total cash value of the estate is \$898.00 and the proposed beneficiary of the estate is the decedent's surviving spouse, Christine Kreamer, whose residential mailing address is 300 Cape Sable Drive, Naples, Florida, 34104.  
All creditors of the decedent and all other persons having claims or demands against decedent's estate upon whom a copy of this Notice to Creditors has been served must file their claims with the Court WITHIN THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and all other persons having claims or demands against decedent's estate who have not been served a copy of this Notice to Creditors must file their claims with the Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS AND DEMANDS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.  
The date of first publication of this Notice is July 24, 2020.  
**CHRISTINE KREAMER**  
**Petitioner and Surviving Spouse**  
**LAW OFFICES OF**  
**JACOB COLGROVE, P.A.**  
FLORIDA BAR NO: 306983  
Attorney for Christine Kreamer  
Email: Jacob@jecolgrove.com  
700 Eleventh Street South, Suite 101  
Naples, Florida 34102  
239/775-4200  
JACOB E. COLGROVE  
July 24, 31, 2020 20-01394C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY,FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-1708**  
**IN RE: ESTATE OF**  
**RASHMI C. PATEL,**  
**Deceased.**  
The administration of the estate of Rashmi C. Patel, deceased, whose date of death was June 1, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH 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: July 24, 2020.  
Signed on this day of, 7/16/2020.  
**Chirag Patel,**  
**Personal Representative**  
**Yasmin Patel,**  
**Personal Representative**  
Pieter G. Van Dien  
Attorney for Petitioners  
Florida Bar Number: 96695  
Oakstone Law PL  
225 Banyan Blvd., Ste 230  
Naples, Florida 34102  
Telephone: (239) 206-3454  
E-Mail: pvandien@oakstonelaw.com  
Secondary E-Mail: ckleinknecht@oakstonelaw.com  
4844-6249-8498, v.1  
July 24, 31, 2020 20-01396C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-1459**  
**Division PROBATE**  
**IN RE: ESTATE OF**  
**DAVID T. BEAL**  
**Deceased.**  
The administration of the estate of David T. Beal, deceased, whose date of death was December 10, 2019, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is July 24, 2020.  
**Personal Representatives:**  
**Michael Simpson**  
8 Cummings Place  
Brigantine, New Jersey 08203  
**Kelly Devlin**  
8 Cricket Lane  
Cherry Hill, New Jersey 08003  
Attorney for Personal Representatives: Christina B. Davidow, Esq., Attorney  
Florida Bar Number: 66356  
Willis & Davidow, LLC  
9015 Strada Stell Court, Suite 106  
Naples, FL 34109  
Telephone: (239) 465-0531  
Fax: (888) 435-0911  
E-Mail: cdavidow@willisdavidow.com  
Secondary E-Mail: psinisgalli@willisdavidow.com  
July 24, 31, 2020 20-01402C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY,FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-001617**  
**Division Probate**  
**IN RE: ESTATE OF**  
**NANCY E. SCHUMACHER,**  
**Deceased.**  
The administration of the estate of Nancy E. Schumacher, deceased, whose date of death was may 23, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Circuit Court for Collier County, 3315 E. Tamiami Trail Room 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME 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 July 24, 2020.  
**Personal Representative:**  
**Stacia Williams**  
70 Shipyard Dr. No. 173  
Hilton Head Island, SC 29928  
Attorney for Personal Representative: WILLIAM M. PEARSON, ESQ.  
Florida Bar Number 0521949  
GRANT FRIDKIN PEARSON, P.A.  
5551 Ridgewood Drive, Suite 501  
Naples, FL 34108-2719  
Attorney E-mail: wpearson@gfpac.com  
Secondary E-mail: sdurant@gfpac.com  
Telephone: 239-514-1000/  
Fax: 239-594-7313  
July 24, 31, 2020 20-01397C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**FILE NO.: 20-CP-1562**  
**IN RE: THE ESTATE OF**  
**PHYLLIS SCHWARTZ**  
**Deceased.**  
The administration of the estate of Phyllis Geraldine Schwartz, deceased, whose date of death was February 12, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division . The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOITCE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is July 24, 2020.  
**/s/Linda Yerger**  
**Linda K. Yerger Attorney in Fact**  
**for Personal Representative**  
**Kenneth Schwartz**  
**clo Linda K. Yerger, Esq.**  
YERGER LAW  
1570 Shadowlawn Drive  
Naples, FL 34104  
**/s/ Linda K. Yerger**  
Attorney for Personal Representative  
Linda K. Yerger, Esq.  
Florida Bar No.: 0645893  
Yerger Law  
1570 Shadowlawn Drive  
Naples, FL 34104  
Telephone No.: (239) 732-5555  
Facsimile No.: (239) 774-5416  
Correspondence E-mail: linda.yergerlaw@gmail.com  
Service E-mail: linda@yergertyler.com  
July 24, 31, 2020 20-01403C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2020-1576-CP**  
**IN RE: ESTATE OF**  
**IGNATIUS F. GREENE,**  
**Deceased.**  
The administration of the estate of IGNATIUS F. GREENE, deceased, whose date of death was March 21, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East #102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME 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: July 24, 2020.  
Signed on this 3rd day of July, 2020.  
**JENNIFER BAHR**  
**Personal Representative**  
2337 Linner Road  
Wayzata, MN 55391  
Brian V. McAvoy  
Attorney for Personal Representative  
Florida Bar No. 0047473  
Roetzel & Andress, LPA  
850 Park Shore Drive, Suite 300  
Naples, FL 34103  
Telephone: (239) 649-6200  
Email: bmcavoy@ralaw.com  
Secondary Email: dangelo@ralaw.com  
15124008\_1  
July 24, 31, 2020 20-01398C

FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-1705**  
**Division Probate**  
**IN RE: ESTATE OF**  
**RUTH CAROL DOUGLASS**  
**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 Ruth Carol Douglass, deceased, File Number 20-CP-1705, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, FL 34112; that the decedent's date of death was February 27, 2020; that the total value of the estate is \$7,051.60 and that the names and addresses of those to whom it has been assigned by such order are:  
Name Address  
Linda Unbekant, as Trustee of the Ruth Carol Douglass Trust dated March 25, 1999  
1946 Timberline Dr.  
Naples, FL 34109  
ALL INTERESTED PERSONS ARE NOTIFIED THAT:  
All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this Notice is July 24, 2020.  
**Person Giving Notice:**  
**Linda Unbekant**  
1946 Timberline Dr  
Naples, FL 34109  
Attorney for Person Giving Notice  
Arlene F. Austin, P.A.  
Arlene F. Austin, Attorney  
Florida Bar Number: 829470  
6312 Trail Blvd.  
Naples, FL 34108  
Telephone: (239) 514-8211  
Fax: (239) 514-4618  
E-Mail: afaustin@afaustinpa.com  
Secondary E-Mail: jessica@arlenefAustinpa.com  
July 24, 31, 2020 20-01415C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-0457**  
**Division Probate**  
**IN RE: ESTATE OF**  
**DAVID T. HALL a/k/a**  
**DAVID TIMOTHY HALL**  
**Deceased.**  
The administration of the estate of David T. Hall, deceased, whose date of death was September 6, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 East Tamiami Trail, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is July 24, 2020.  
**Personal Representative:**  
**Sara Lynn Hall**  
16740 Prato Way  
Naples, Florida 34110  
Attorney for Personal Representative: Nancy J. Gibbs  
Email Address: nancy@sgnapleslaw.com  
Florida Bar No. 15547  
Skrivan & Gibbs, PLLC  
1110 Pine Ridge Road, Suite 300  
Naples, Florida 34108  
July 24, 31, 2020 20-01399C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 20-CP-001682**  
**Division 02**  
**IN RE: ESTATE OF**  
**BERTIE LOUISE KNAPP**  
**A/K/A BERTIE L. KNAPP**  
**Deceased.**  
The administration of the estate of Bertie Louise Knapp a/k/a Bertie L. Knapp, deceased, whose date of death was March 18, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal 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 the decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is July 24, 2020.  
**Personal Representatives:**  
**David R. Knapp**  
59 Hunter Lane  
Lancaster, Massachusetts 01523  
**Ann L. Krippene**  
2112 Grandy Court  
Magungie, PA 18062  
Attorney for Personal Representatives: James E. Kerr, Attorney  
Florida Bar Number: 521728  
ENDERSON FRANKLIN STARNES & HOLT, P.A.  
3451 Bonita Bay Boulevard, Suite 206  
Bonita Springs, FL 34134  
Telephone: (239) 344-1100  
Fax: (239) 344-1200  
E-Mail: james.kerr@henlaw.com  
Secondary E-Mail: denise.edwards@henlaw.com  
July 24, 31, 2020 20-01416C



FIRST INSERTION	
Notice of Self Storage Sale Please take notice Hide-Away Storage – Naples located at 1597 Pine Ridge Rd., Naples, FL 34109 intends to hold a sale to sell the property stored at the Facility by the below Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storage treasures.com on 8/12/2020 at 10:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Elizabeth Jacobs unit #00584; Michael Jennings unit #00850; Juan C Jimenez unit #01229; Andy Morgan unit #01234 contents: 1972 Volvo Vin# 1836363002715; Robin Ricketts unit #02228; Sabrina Holmes unit #04449. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details. July 24, 31, 202020-01393C	
FIRST INSERTION	

FIRST INSERTION	
NOTICE OF PUBLIC SALE: Specialist Auto Tech gives Notice of Foreclosure of Lien and intent to sell these vehicles on 08/07/2020 09:00 AM at 6345 Lee Ann Ln , Naples, FL 34109 pursuant to subsection 713.78 of the Florida Statutes. Specialist Auto Tech reserves the right to accept or reject any and/or all bids. 5J6YH18543L005104 2003 HONDA ELEMENT EX 1FMFU17L23LB64966 2003 FORD EXPEDITION 1HGCCG1659XA048362 1999 HONDA ACCORD EX JN8AS5MT5BW560472 2011 NISSAN ROGUE JFISG63624H749984 2004 SUBARU FORESTER 2.5X 4YMUL0810FG032465 2015 TRAILER 1HGEM21922L101661 2002 HONDA CIVIC EX July 24, 202020-01404C	
FIRST INSERTION	

FIRST INSERTION	
NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of TFC INDUSTRIAL CONTROLS located at: 3992 PROSPECT AVENUE - SUITE C, in the County of COLLIER, in the City of NAPLES, FLORIDA 34104 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Fort Myers, Florida, this 17th day of July, 2020. MAPLETAG CORP By WU, YUN 300 Berron Lane, Barrington Hills, IL 60010 17th July, 2020 July 24, 202020-01412C	
SUBSEQUENT INSERTIONS	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>FILE NO. 20-001641-CP</b> <b>IN RE: THE ESTATE OF ROBERT B. MCKELVIE, Deceased</b> The administration of the estate of ROBERT B. MCKELVIE, deceased, whose date of death was June 3, 2020, File Number 20-001641-CP, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Clerk of Court, 3301 Tamiami Trail, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this court WITHIN 3 MONTHS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All claims NOT SO FILED 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 July 17, 2020. <b>Personal Representative:</b> <b>Cathy Vereecke</b> 5 Churchill Drive York, Pennsylvania 17403 Attorney for Personal Representative: Kenneth W. Richman, Esquire Florida Bar No. 220711 E-mail Address: KenRichLaw@comcast.net P.O. Box 111682 Naples, Florida 34108 Telephone: (239) 566-2185 July 17, 24, 202020-01355C	

FIRST INSERTION	
NOTICE OF PUBLIC SALE: GETTING HOOKED TOWING LLC gives Notice of Foreclosure of Lien and intent to sell these vehicles on 08/14/2020, 08:00 am at 4344 Enterprise Ave Ste 5 NAPLES, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. GETTING HOOKED TOWING LLC reserves the right to accept or reject any and/or all bids. 1B7GR14M0HS505835 1987 DODGE KMHDH4AE6CU479688 2012 HYUNDAI July 24, 202020-01427C	
FIRST INSERTION	

FIRST INSERTION	
NOTICE OF PUBLIC SALE: Morleys Towing of Naples gives Notice of Foreclosure of Lien and intent to sell these vehicles on 08/07/2020, 10:00 am at 6344 JANES LANE NAPLES, FL 34109, pursuant to subsection 713.78 of the Florida Statutes. Morleys Towing of Naples reserves the right to accept or reject any and/or all bids. 19XFC2F54HE022957 2017 HONDA 1N4DL01A8YC180599 2000 NISSAN July 24, 202020-01405C	
FIRST INSERTION	

FIRST INSERTION	
FICTITIOUS NAME NOTICE Notice is hereby given that ERICA MARIE CURRENT, owner, desiring to engage in business under the fictitious name of THE SKIN ROOM located at 5385 PARK CENTRAL CT, NAPLES, FL 34109 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. July 24, 202020-01407C	
SUBSEQUENT INSERTIONS	

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION <b>CASE NO. 2020-CA-1230</b> <b>GRANADA LAKES VILLAS CONDOMINIUM ASSOCIATION, INC., Plaintiff, v. NADIA GABER, et al., Defendants.</b> NOTICE IS HEREBY GIVEN that, pursuant to a Final Summary Judgment of Foreclosure dated July 2, 2020 entered in Civil Case No. 2020-CA-1230 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, I will sell to the Highest and Best Bidder for Cash beginning at 11:00 a.m. on the 6th day of August, 2020 at the 3rd Floor Lobby Collier County Courthouse Annex, 3315 Tamiami Trail, Naples, Florida 34112, the following described property as set forth in said Final Judgment, to-wit: Unit No. 1, in Building 169, of Granada Lakes Villas Condo-minium, a condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 3639, Page 1537, and all amendments thereto, of the Public Records of Collier County, Florida, together with an undivided interest in the common elements appurtenant thereto, as set forth in said Declaration. Any person claiming an interest in the surplus from the sale, if any, other than the property owners as of the date of the lis pendens, must file a claim within 60 days after the sale. Dated this 6 day of July, 2020. Clerk of Courts, Crystal K. Kinzel (COURT SEAL) By: Maria Stocking Deputy Clerk  Todd B. Allen, Esq. Lindsay & Allen, PLLC 13180 Livingston Rd., Suite 206 Naples, FL 34109 (239) 593-7900 todd@naples.law; nancy@naples.law July 17, 24, 202020-01359C	
SECOND INSERTION	

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO.: 2015-CA-000818</b> <b>DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSET TRUST 2006-6, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-6, Plaintiff, vs. WILLIAM F. NOLL III; UNKNOWN SPOUSE OF WILLIAM F. NOLL III; UNKNOWN TENANT #1; UNKNOWN TENANT #2, et al., Defendant(s).</b> NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Final Judgment of Foreclosure dated January 17, 2020 and entered in Case No. 2015-CA-000818 of the Circuit Court of the 20TH Judicial Circuit in and for Collier County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSET TRUST 2006-6, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-6, is Plaintiff and WILLIAM F. NOLL III; UNKNOWN SPOUSE OF WILLIAM F. NOLL III; UNKNOWN TENANT #1; UNKNOWN TENANT #2, et al., are Defendants, the Office of the Clerk, Collier County Clerk of the Court will sell to the highest bidder or bidders for cash in the lobby on the Third Floor of the Collier County Courthouse Annex, located at 3315 Tamiami Trail East, Naples, FL 34112 at 11:00 a.m. on the 6 day of August, 2020, the following described property as set forth in said Final Judgment, to wit: LOT 12, BLOCK N, PINE	
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FIRST INSERTION	
NOTICE OF PUBLIC SALE: Bald Eagle Towing & Recovery, Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 08/09/2020, 08:00 am at 3880 Enterprise Avenue Naples, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. Bald Eagle Towing & Recovery, Inc. reserves the right to accept or reject any and/or all bids. 1FAFP32U5YA129141 2000 FORD 1FMRU17W63LB92261 2003 FORD 2C3JA53G55H659805 2005 CHRYSLER July 24, 202020-01414C	
FIRST INSERTION	

FIRST INSERTION	
FICTITIOUS NAME NOTICE Notice is hereby given that RIPTIDE BREWING, LLC, owner, desiring to engage in business under the fictitious name of RIPTIDE BREWING located at 987 3RD AVE N, NAPLES, FLORIDA 34102 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. July 24, 202020-01406C	
FIRST INSERTION	

FIRST INSERTION	
Notice of public sale: VICTORY TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 07/30/2020 @ 10AM AT 1730 40TH TERR SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. VICTORY TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS 2008 CHEV VIN# 1GZK577584250526 July 24, 202020-01426C	
SUBSEQUENT INSERTIONS	

FIRST INSERTION	
NOTICE OF PUBLIC SALE: Bald Eagle Towing & Recovery, Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 08/06/2020, 08:00 am at 3880 Enterprise Avenue Naples, FL 34104, pursuant to subsection 713.78 of the Florida Statutes. Bald Eagle Towing & Recovery, Inc. reserves the right to accept or reject any and/or all bids. 1FAFP33P2YW384510 2000 FORD 1HGM56765A051525 2005 HONDA 2CNDL63F056035045 2005 CHEVROLET July 24, 202020-01413C	
SUBSEQUENT INSERTIONS	

SECOND INSERTION	
NOTICE OF ACTION FOR COMPLAINT FOR DECLARATORY JUDGMENT IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA <b>Case No.: 2020-CA-496</b> <b>PAULO LOPEZ RAMIREZ Plaintiff v. TERESA RAMOS And STATE OF FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES Defendant(s).</b> TO: Teresa Ramos Last known address: 1900 8th Ave Immokalee, Florida 34142 YOU ARE NOTIFIED that an action for Declaratory Judgment has been filed against you and that you are required to serve a copy of your written defenses, if any, to Paulo Lopez Ramirez c/o Michael Schneider, Esq. whose address is 2500 Airport Road South, Suite 209, Naples, Florida 34112 on or before August 8, 2020, and file the original with the clerk of this Court at Collier County Clerk of the Courts, Civil Division, 3315 Tamiami Trail E. Ste. 102, Naples, Florida 34112, before service on Plaintiff or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. 1900 8th Ave, Immokalee, Florida 34112 Single-Wide 12'W x 56'L Dated: Jul 14 2020. Crystal K Kinzel CLERK OF THE CIRCUIT COURT (SEAL) By: Zevin Monroe {Deputy Clerk} July 17, 24, 31; Aug. 7, 202020-01374C	
THIRD INSERTION	

THIRD INSERTION	
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA <b>Case No.: 20 DR 1081</b> <b>Division: FAMILY</b> <b>DENYS ALEXANDER NUNEZ SOSA, Petitioner and MARTINA ELIZABETH SHAIBLE, Respondent.</b> TO: MARTINA ELIZABETH SHAIBLE UNKNOWN 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 DENYS ALEXANDER NUNEZ SOSA, whose address is 8590 BAROT DR APT 308 NAPLES FL 34104, on or before 8/11/2020, and file the original with the clerk of this Court as 3315 TAMAMI TRAIL EAST STE 102 NAPLE 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. {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} 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 addresses on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: 6/16/2020. CLERK OF THE CIRCUIT COURT (SEAL) By: Mark V. Pomplas {Deputy Clerk} DENYS ALEXANDER NUNEZ SOSA, 8590 BAROT DR APT 308 NAPLES FL 34104 July 10, 17, 24, 31, 202020-01340C	

SUBSEQUENT INSERTIONS	
SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001434</b> <b>Division Probate</b> <b>IN RE: ESTATE OF JOHN A. STANLEY, Deceased.</b> The administration of the estate of John A. Stanley, deceased, whose date of death was May 14, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims within this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 17, 2020. <b>Personal Representative:</b> <b>Matthew Stanley</b> 450 Narrows Road #1384 Sapphire, NC 28774 Attorney for Personal Representative: W. Jeffrey Cecil Esq. E-Mail Addresses: jcecil@porterwright.com jstarnes@porterwright.com flprobate@porterwright.com Florida Bar No. 0986135 Porter Wright Morris & Arthur LLP 9132 Strada Place, Suite 301 Naples, FL 34108 Telephone: 239-593-2950 July 17, 24, 202020-01379C	
SECOND INSERTION	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020-CP-001694</b> <b>Division PROBATE</b> <b>IN RE: ESTATE OF JIM RODDY PASCHALL A/K/A JIM PASCHALL Deceased.</b> The administration of the estate of JIM RODDY PASCHALL a/k/a JIM PASCHALL, deceased, whose date of death was June 10, 2020, 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. 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 July 17, 2020. <b>Personal Representative:</b> <b>PATRICIA T. PASCHALL</b> 459 Palo Verde Drive Naples, Florida 34119 Attorney for Personal Representative: JEANETTE M. LOMBARDI, ESQUIRE Florida Bar Number: 987646 BOND SCHOENECK & KING PLLC 4001 Tamiami Trail N., Suite 105 Naples, FL 34103 Telephone: (239) 659-3800 Fax: (239) 659-3812 E-Mail: jlombardi@bsk.com Secondary E-Mail: msmith@bsk.com eservicefl@bsk.com 781032.1 July 17, 24, 202020-01382C	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>FILE NUMBER: 2020-1618-CP</b> <b>IN RE: ESTATE OF ARACELI C. BOSCH Deceased.</b> The administration of the estate of Araceli C. Bosch, deceased, whose date of death was April 18, 2020, File Number 2020-1618-CP 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 decedent's estate on whom a copy of this notice has been served must file their claims within this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is July 17, 2020. <b>Personal Representative:</b> <b>Albert V. Bosch</b> 4000 Royal Marco Way, Unit 923 Marco Island, FL 34145 Attorney for Personal Representative: Anthony J. Dimora, Esquire Florida Bar Number: 0092347 Woodward, Pires & Lombardo, P.A. 606 Bald Eagle Drive, Suite 500 Post Office Box One Marco Island, Florida 34146 Telephone Number: (239) 394-5161 adimora@wpl-legal.com July 17, 24, 202020-01380C	
SECOND INSERTION	

SECOND INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File Number: 20-CP-1637</b> <b>IN RE: ESTATE OF DENNIS B. SCHROEDER, Deceased.</b> The administration of the estate of DENNIS B. SCHROEDER, deceased, whose date of death was June 11, 2020, File Number 2020-CP-1637, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P. O. Box 413044, Naples, FL 34101-3044. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is July 17, 2020. <b>Judith A. Schroeder, Personal Representative</b> 11660 Night Heron Drive Naples, Florida 34119 George A. Wilson, Esquire Attorney for Personal Representative Florida Bar No. 332127 Wilson & Johnson 2425 Tamiami Trail North Suite 211 Naples, Florida 34103 (239) 436-1500 E-mail: gawilson@naplesestatelaw.com Courtfilings@naplesestatelaw.com July 17, 24, 202020-01392C	



SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-1721-CP</b> <b>Division PROBATE</b> <b>IN RE: ESTATE OF</b> <b>KATHRYN J. DYKES</b> <b>Deceased.</b>	NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-1372-CP</b> <b>Division PROBATE</b> <b>IN RE: ESTATE OF</b> <b>CINDY J. MARK</b> <b>Deceased.</b>

The administration of the estate of KATHRYN J. DYKES, deceased, whose date of death was June 15, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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 July 17, 2020.

**Personal Representative:**  
**JO ANN LAIL**  
3195 64th Street Southwest  
Naples, Florida 34105  
Attorney for Personal Representative:  
Conrad Willkomm, Esq.  
Florida Bar Number: 697338  
Law Office of Conrad Willkomm P.A.  
3201 Tamiami Trail North  
2nd Floor  
NAPLES, FL 34103  
Telephone: (239) 262-5303  
Fax: (239) 262-6030  
E-Mail: conrad@swfloridalaw.com  
Secondary E-Mail:  
kara@swfloridalaw.com  
July 17, 24, 2020 20-01389C

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SECOND INSERTION	SECOND INSERTION
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 Phone: 239-643-5113 Auction date: 8/4/2020 Time: 10:00 AM  Kathy Jackson Bags, Totes & Purses Melodie Vertefeuille	Boxes, Totes & Fishing items The auction will be listed and advertised on www.storage treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  Kathy Jackson July 17, 24, 2020 20-01370C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001656</b> <b>Division Probate</b> <b>IN RE: ESTATE OF</b> <b>JACK S. STATON,</b> <b>Deceased.</b>	file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  The date of first publication of this notice is July 17, 2020.  <b>Personal Representative:</b> <b>Charlotte S. Staton</b> 1761 San Bernadino Way Naples, FL 34109 Attorney for Personal Representative: WILLIAM M. PEARSON, ESQ. Florida Bar Number 0521949 GRANT FRIDKIN PEARSON, P.A. 5551 Ridgewood Drive, Suite 501 Naples, FL 34108-2719 Attorney E-mail: wpearson@gfpac.com Secondary E-mail: sdurant@gfpac.com Telephone: 239-514-1000/ Fax: 239-594-7313 July 17, 24, 2020 20-01372C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Tr East, Suite 102, Naples, FL 34112; that the decedent's date of death was February 29, 2020; that the total value of the estate is \$142,440.58 all of which is exempt or expended for estate liabilities, per FL Statute, and that the names and addresses of those to whom it has been assigned by such Order are:  Name Address Melissa J. Bryant 2025 Pine Isle Lane Naples, FL 34112 ALL INTERESTED PERSONS ARE NOTIFIED THAT:  All creditors of the estate of the

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Tr East, Suite 102, Naples, FL 34112; that the decedent's date of death was February 29, 2020; that the total value of the estate is \$142,440.58 all of which is exempt or expended for estate liabilities, per FL Statute, and that the names and addresses of those to whom it has been assigned by such Order are:  Name Address Melissa J. Bryant 2025 Pine Isle Lane Naples, FL 34112 ALL INTERESTED PERSONS ARE NOTIFIED THAT:  All creditors of the estate of the

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SECOND INSERTION	SECOND INSERTION
Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:  7391 Rattlesnake Hammock Rd., Naples FL 34113 Phone: 239-280-1255 Auction date: 08/04/2020 Time: 2:00 PM  Ronald Pondiscio Misc Household items, Tools Heather Venture Furniture The auction will be listed and advertised on www.storage treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  July 17, 24, 2020 20-01367C	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 Phone: 239-449-0545 Auction date: 8/04/2020 Time: 11:00 AM  Octagon Golf Terrinments, Signs The auction will be listed and advertised on www.storage treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  July 17, 24, 2020 20-01358C

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SECOND INSERTION	SECOND INSERTION
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT OF THE JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA <b>Case No.:</b> <b>11-2020-DR-000477-FM01-XX</b> MERLE AMPER ABELLAR, Petitioner, and ANTONIO POTOLIN ABELLAR, Respondent. To: ANTONIO POTOLIN ABELLAR 3309 Tianna Way Acocokeek, PG MD. 20607 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 Diana E. Milchev / 150 Cypress Way E Apt 4 / Naples, FL 34110 whose address is Diane E. Milchev on or before _____ and file the original with the clerk of this Court at 3315 Tamiami Trl Ste 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. This action is asking the court to decide how the following real or personal property should be divided: 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 07/06/2020 CLERK OF THE CIRCUIT COURT (SEAL) By: H. Barsimantov Deputy Clerk July 17, 24, 31; August 7, 2020 20-01352C	NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT OF THE JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA <b>Case No.:</b> <b>11-2020-DR-000477-FM01-XX</b> MERLE AMPER ABELLAR, Petitioner, and ANTONIO POTOLIN ABELLAR, Respondent. To: ANTONIO POTOLIN ABELLAR 3309 Tianna Way Acocokeek, PG MD. 20607 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 Merle Amper Abellar, whose address is 15029 Oak Tree Drive, Naples, Fla. 34114 on or before 08/14/2020, and file the original with the clerk of this Court at 3315 Tamiami Trail East, Suite #102, Naples, FL 34112-5324 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. The action is asking the court to decide how the following real or personal property should be divided: None Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: June 24, 2020 CLERK OF THE CIRCUIT COURT (SEAL) By: H. Barsimantov Deputy Clerk Merle Amper Abellar, 15029 Oak Tree Drive, Naples, Fla. 34114 July 3, 10, 17, 24, 2020 20-01307C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1212</b> <b>IN RE: ESTATE OF</b> <b>MORTON P. COHAN,</b> <b>Deceased.</b>	mands against Decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  The date of first publication of this notice is July 17, 2020.  <b>SHAWN H. COHAN,</b> <b>Personal Representative</b> 284 Susquehanna Trail, Allentown, PA 18104 JIM D. SHUMAKE ATTORNEY AT LAW Counsel for Personal Rep. The Courtview Building 2666 Airport Road South Naples, Florida 34112-4885 Telephone: (239) 643-5858 Facsimile: (239) 403-2639 Primary E-mail: JDShumakeLaw@yahoo.com Jim D. Shumake, Esquire Florida Bar No. 352314 July 17, 24, 2020 20-01375C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001085</b> <b>IN RE: ESTATE OF</b> <b>DAVID JOHN BRYANT</b> <b>Deceased.</b>	Notice is July 17, 2020.  <b>Person Giving Notice:</b> <b>Melissa J. Bryant</b> 2025 Pine Isle Lane Naples, Florida 34112 Attorney for Person Giving Notice Carol R. Sellers Attorney for Melissa J. Bryant Florida Bar Number: 89328 Law Offices of Richardson & Sellers, P.A. 3525 Bonita Beach Rd., #102 Bonita Springs, FL 34134 Telephone: 239-992-2031 Fax: 239-992-0723 E-Mail: csellers@richardson sellers.com July 17, 24, 2020 20-01354C

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SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020-CP-001472-0001-XX</b> <b>IN RE: ESTATE OF</b> <b>MARILYN SUE RECHTER</b> <b>Deceased.</b>
The administration of the estate of Marilyn Sue Rechter, deceased, whose date of death was January 23, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH 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: July 17, 2020.
Signed on this 10th day of June, 2020.
<b>Richard P. Rechter</b> <b>Personal Representative</b> 2936 Bellflower Lane Naples, Florida 34105 Christopher Marsala, Esq. Attorney for Personal Representative Florida Bar No. 936766 McLaughlin & Stern PLLC 5150 Tamiami Trail North, Suite 602 Naples, Florida 34103 Telephone: (239) 207-3051 Email: cmarsala@mcLaughlinStern.com Secondary Email: dbaez@mcLaughlinStern.com July 17, 24, 202020-01369C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR LEE COUNTY, FLORIDA PROBATE DIVISION <b>File Number: 20-CP-1328</b> <b>IN RE: THE ESTATE OF</b> <b>Agnes L. Straub,</b> <b>Deceased.</b>
The administration of the estate of Agnes L. Straub, deceased, File Number 20-CP-1328, is pending in the Circuit Court for Lee County, Florida, Probate Division, the address of which is 1700 Monroe Ave, Fort Myers, FL 33901. 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, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate, including 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 FILED WITHIN THE TIME PERIOD SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DEATH IS BARRED.
The date of first publication of this Notice is July 17, 2020.
Executed this 10th day of July, 2020.
<b>Kenneth Straub</b> <b>Personal Representative</b> <b>Edwin Straub</b> <b>Personal Representative</b> <b>Susan Smith</b> <b>Personal Representative</b> Charles R. Hayes, Esq. FL State Bar No. 47720 Charles R. Hayes, P.A. 2590 Northbrooke Plaza Dr., Ste 303 Naples, FL 34119 Phone (239) 431-7619 Fax (239) 431-7665 chayespa@gmail.com Attorney for the Petitioner July 17, 24, 202020-01381C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1577</b> <b>IN RE: ESTATE OF</b> <b>ROLAND JOHN ROBERTS,</b> <b>Deceased.</b>
The administration of the estate of ROLAND JOHN ROBERTS, deceased, whose date of death was April 7, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, Florida 34101. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is: July 17, 2020.
<b>RICHARD K. MAUNZ</b> <b>Personal Representative</b> 14095 Mirror Court Naples, FL 34114 LISA B. GODDY Florida Bar No. 0507075 Email: lgoddy@wga-law.com Alternate Email: pleadings@wga-law.com EDWARD E. WOLLMAN Florida Bar No. 0618640 Email: ewollman@wga-law.com Alternate Email: pleadings@wga-law.com Attorneys for Personal Representative WOLLMAN, GEHRKE & ASSOCIATES, PA 2235 Venetian Court, Suite 5 Naples, FL 34109 Telephone: 239-435-1533 Facsimile: 239-435-1433 July 17, 24, 202020-01356C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-001143</b> <b>Division: Probate</b> <b>IN RE: ESTATE OF</b> <b>SHIRLEY RAE FRIED (A/K/A</b> <b>SHIRLEY R. FRIED A/K/A</b> <b>SHIRLEY FRIED)</b> <b>Deceased.</b>
The administration of the estate of Shirley Rae Fried, deceased, whose date of death was October 25, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102. Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF 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 July 17, 2020.
<b>Personal Representative:</b> <b>Tanya Bell</b> 2364 Boy Scout Road, Suite 200 Clearwater, Florida 33763 Attorney for Personal Representative: Tanya Bell, Esq. Florida Bar Number: 52924 Bell Law Firm, P.A. 2364 Boy Scout Road, Suite 200 Clearwater, Florida 33763 Telephone: (727) 287-6316 Fax: (727) 287-6317 TanyaBell@BellLawFirmFlorida.com AMullins@BellLawFirmFlorida.com July 17, 24, 202020-01366C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1559</b> <b>IN RE: ESTATE OF</b> <b>THOMAS J. WILLIAMS</b> <b>Deceased.</b>
The administration of the estate of THOMAS J. WILLIAMS, deceased, whose date of death was May 29, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH 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: July 17, 2020.
<b>Personal Representative:</b> <b>VIVienne T. WILLIAMS</b> 1514 Serenity Circle Naples, Florida 34110 Attorney for Personal Representative: CARL E. WESTMAN Florida Bar Number: 0121579 JOHN PAUL BRATCHER Florida Bar Number: 0101928 Attorneys for Petitioner HAHN LOESER & PARKS LLP 5811 Pelican Bay Boulevard, Suite 650 Naples, Florida 34108 Telephone: (239) 254-2900 Fax: (239) 451-4036 E-Mail: cwestman@hahnlaw.com E-Mail: jbratcher@hahnlaw.com Secondary E-Mail: lblack@hahnlaw.com 11854593.1 July 17, 24, 202020-01353C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 2020 CP 1193</b> <b>IN RE: ESTATE OF</b> <b>INGLATH MAREA SNYDER</b> <b>(a/k/a Marea R. Snyder),</b> <b>Deceased.</b>
The administration of the estate of Inglatth Marea Snyder (a/k/a Marea R. Snyder), deceased, whose date of death was April 17, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
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 7/17/2020.
Signed on 7/9/2020.
<b>Personal Representative:</b> <b>David Nelson Snyder</b> 451 Bayfront Place, #5202 Naples, FL 34102 Attorney for Personal Representative: Charla M. Burchett E-Mail Addresses: cburchett@shutts.com cmbcourt@shutts.com Florida Bar No. 0813230 Shutts & Bowen LLP 1858 Ringling Blvd., Suite 300 Sarasota, FL 34236 Telephone: (941) 552-3500 SARSDOCS 488088 3 51911 0300 July 17, 24, 202020-01364C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA <b>CASE NO. PROBATE</b> <b>2020-CP-1247</b> <b>IN RE: THE ESTATE OF</b> <b>MARY M. BUKOWCZYK,</b> <b>Deceased.</b>
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE: The administration of the Estate of MARY M. BUKOWCZYK, deceased, whose date of death was April 13, 2020, is pending in the Circuit Court for Collier County, Florida, Probate Division, at File No. 2020-CP-1247, the address of which is Collier County Courthouse, Probate Division, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The name and address of the Personal Representative, and the attorney for the Personal Representative is set forth below.
All creditors of the decedent and other persons who have claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including 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. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of the first publication of this Notice: July 17, 2020.
<b>Personal Representative:</b> <b>Alice Weger</b> 301 Pinehurst Circle, Naples, Florida 34113 <b>Personal Representative:</b> <b>Jessica Walck</b> 4715 Lakewood Blvd, Naples, Florida 34112 Attorney for Personal Representatives CHRIS CONA ESQ Florida Bar No.: 0441178 Cona Law PLLC 3785 Airport Road, Suite C Naples, Florida 34105 (239) 234-6822 ccona@cona.law admin@cona.law July 17, 24, 202020-01363C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION <b>File No. 20-CP-1629</b> <b>IN RE: ESTATE OF</b> <b>PENELOPE L. RIST,</b> <b>Deceased.</b>
The administration of the estate of PENELOPE L. RIST, deceased, whose date of death was June 04, 2020; File No. 20-CP-1629 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 WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is: 7/17, 2020.
<b>ELIZABETH L. RIST</b> <b>Personal Representative</b> 791 29th St. SW Naples, FL 34117 JEFFREY M. JANEIRO, Esq. Attorney for Personal Representative Florida Bar No. 0697745 Law Office of Jeffrey M. Janeiro, P.L. 3400 Tamiami Trail N., Suite 203 Naples, FL 34103 Telephone: (239) 513-2324 July 17, 24, 202020-01378C

SECOND INSERTION
NOTICE OF SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT COLLIER COUNTY, FLORIDA CIVIL ACTION <b>Case No.: 2019---CC---001968</b> <b>THE OLD COVE CONDOMINIUM</b> <b>OF NAPLES, INC., a Florida</b> <b>not-for-profit corporation,</b> <b>Plaintiff, vs.</b> <b>JAMES O. JOHNSON, UNKNOWN</b> <b>SPOUSE OF JAMES O. JOHNSON,</b> <b>FIRST AMERICAN BANK,</b> <b>an Iowa banking corporation,</b> <b>and UNKNOWN TENANT(S)/</b> <b>OCCUPANT(S),</b> <b>Defendants.</b>
Notice is hereby given that I, CRYSTAL K. KINZEL, Clerk of the Court, in accordance with Chapter 45, Florida Statutes, will on the 6 day of August, 2020, beginning at 11:00 a.m., in the Lobby on the Third Floor of the Collier County Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Florida, 34112, or as soon thereafter as is practicable, offer for sale and sell to the highest and best bidder for cash, the following described real property situated in Collier County, Florida: Unit 140E, THE OLD COVE, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 481, Page 832, as amended, of the Public Records of Collier County, Florida. The subject property is also known as: 900 Broad Ave., S., #140, Naples, FL 34102. Pursuant to Final Summary Judgment for Foreclosure entered in the above captioned action, the style of which is
described above. Any person claiming an interest in the surplus from the sale, if any, other than the property owners as of the date of the Lis Pendens, must file a claim within sixty (60) days after the sale. This Notice shall be published in The Business Observer, in accordance with Chapter 45, Florida Statutes, with the cost of such publication billed to Dentons Cohen & Grigsby P.C., 9110 Strada Place, Suite 6200, Naples, Florida 34108. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Administrative Services Manager, whose office is located at 3315 Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, within two working days of your receipt of this Notice of Sale. If you are hearing or voice impaired, call 711. IN WITNESS WHEREOF, I have hereunto set my hand and the official seal of this Court, this 14 day of July, 2020.  CRYSTAL K. KINZEL Clerk of the Court (SEAL) By: Kathleen Murray Deputy Clerk  Plaintiff's Attorney: Christopher N. Davies, Esq. (christopher.davies@dentons.com) Marshall P. Bender, Esq. (marshall.bender@dentons.com) Dentons Cohen & Grigsby P.C. - 239-330-1900 3386142.v1 July 17, 24, 202020-01391C

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION <b>CASE NO.:</b> <b>11-2019-CA-002201-0001-XX</b> <b>FREEDOM MORTGAGE</b> <b>CORPORATION</b> <b>Plaintiff, vs.</b> <b>ERIC B. THELEN A/K/A ERIC</b> <b>THELEN, et al</b> <b>Defendants.</b>	RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Vacate and Reschedule Foreclosure Sale entered in Case No. 11-2019-CA-002201-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit in and for COLLIER COUNTY, Florida, wherein FREEDOM MORTGAGE CORPORATION, is Plaintiff, and ERIC B. THELEN A/K/A ERIC THELEN, et al are Defendants, the clerk, Crystal K. Kinzel, will sell to the highest and best bidder for cash, beginning at 11:00 AM the lobby on the third floor of the Courthouse Annex Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, in accordance with Chapter 45, Florida Statutes, on the 6 day of August, 2020, the following described property as set forth in said Final Judgment, to wit: THE SOUTH 75 FEET OF THE SOUTH 150 FEET OF TRACT 98, GOLDEN GATE ESTATES UNIT NO. 60, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE (S) 62, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.
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FREEDOM MORTGAGE CORPORATION c/o Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, Suite 100 Ft. Lauderdale, FL 33309 954-462-7000 PH # 96803 July 17, 24, 202020-01388C	Crystal K. Kinzel Clerk of said Circuit Court (CIRCUIT COURT SEAL) By: Kathleen Murray As Deputy Clerk Kathleen Murray
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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 CIVIL ACTION Notice is hereby given that the undersigned Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on August 6, 2020, at eleven o'clock, a.m. in the lobby, on the third floor of the Courthouse Annex, Collier County Courthouse, Naples, Florida, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida, to-wit: LOT 539, RIVERSTONE- PLAT SIX, ACCORDING TO THE PLAT THEREOF, AS RE- CORDED IN PLAT BOOK 55, AT PAGE 82, OF THE PUBLIC RECORDS OF COLLIER OCUNTY, FLORIDA. a/k/a 3554 Beaufort Ct., Naples, FL 34119 pursuant to the order or final judgment entered in a case pending in said Court, the style of which is: <b>Pennymac Loan Services LLC</b> <b>Plaintiff(s) Vs.</b> <b>Lisa Giangregorio</b> <b>Sebastiano Giangregorio</b> <b>Nicola Family Law</b> <b>Tamara Lynne Nicola</b> <b>Riverstone At Naples Homeowners</b> <b>Association Inc</b> <b>Jayon Hatton</b> <b>Deneda Hatton</b> <b>Unknown Spouse of Sebastiano</b> <b>Giangregorio</b>
<b>Unknown Spouse of Lisa</b> <b>Giangregorio</b> <b>Defendant(s)</b> <b>And the docket number which is</b> <b>11-2018-CA-002253-0001-XX.</b> Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. "If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Court 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 official seal of said Court, this 9th of July, 2020.  Crystal K. Kinzel Clerk of the Circuit Court (Seal) By: Maria Stocking, Deputy Clerk McCalla Raymer Leibert Pierce, LLP, 225 E Robinson St Ste 155 Orlando FL 328014321 (407)674-1850, Attorney for Plaintiff July 17, 24, 202020-01368C



# 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

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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.