

COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO. 12/22/2021-CP-3412 IN RE: ESTATE OF WAYNE EDWARD FIRESTONE Deceased. The administration of the estate of WAYNE EDWARD FIRESTONE, deceased, whose date of death was September 11, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044 Naples, Florida 34101-3044. The names and addresses of the personal representative and the personal representative's attorneys are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: December 31, 2021. Signed on this day of 12/22/2021. LINDA L. FIRESTONE Petitioner DEBRA K. MALONE Petitioner 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 Petitioner(s) WOLLMAN, GEHRKE & ASSOCIATES, PA 2235 Venetian Court, Suite 5 Naples, FL 34109 Telephone: 239-435-1533 Facsimile: 239-435-1433 Dec. 31, 2021; Jan. 7, 2022
21-02521C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No.: 11-2021-CP-002969-0001-XX Division: KRIER IN RE: ESTATE OF YLIANET YBANEZ HERNANDEZ, Deceased. The administration of the Estate of YLIANET YBANEZ HERNANDEZ, deceased, whose date of death was November 10, 2019, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112, file number 11-2021-CP-002969-0001-XX, Division KRIER. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's Estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF
THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's Estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 31, 2021. Personal Representative: ADNAN DIAZ JOMOLCA 27090 Monte Cristo Blvd. Punta Gorda, Florida 33955 Attorney for Personal Representative: ERIC H. LIGHT Florida Bar No. 0446769 Eric H. Light, P.A. 621 NW 53rd Street, Suite 125 Boca Raton, Florida 33487 Telephone: (561) 226-4622 Fax: (561) 948-2683 Email: ELight@EricLightLaw.com Dec. 31, 2021; Jan. 7, 2022
21-02500C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3407 Division Probate IN RE: ESTATE OF ELEANOR C. BROWN a/k/a ELEANOR COPPOLA BROWN Deceased. The administration of the estate of Eleanor C. Brown, deceased, whose date of death was November 2, 2021, 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 December 31, 2021. Personal Representative: George V. Brown 10924 Ballantyne Crossing Avenue Charlotte, NC 28277 Attorney for Personal Representative: Nancy J. Gibbs E-mail Addresses: nancy@sgnapleslaw.com Florida Bar No. 15547 Skrivan & Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 Telephone: (239) 597-4500 Dec. 31, 2021; Jan. 7, 2022
21-02526C

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 Auroranovazem located at 489 Waterleaf Ct., in the County of Col-
lier, in the City of Marco Island, Florida 34145 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Marco Island, Florida, this 23 day of December, 2021. Maria Deubel December 31, 2021
21-02517C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 21-CP-3265 IN RE: ESTATE OF WILLIAM J. MARLAND a/k/a WILLIAM JAMES MARLAND, Deceased. The administration of the estate of WILLIAM J. MARLAND a/k/a WILLIAM JAMES MARLAND, deceased, whose date of death was August 16, 2021, 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 December 31, 2021. Personal Representative: MARTHA J. MARLAND c/o Robert L. Lancaster, Esq. CUMMINGS & LOCKWOOD LLC P.O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representative: ROBERT L. LANCASTER, ESQ. E-mail Addresses: rlancaster@cl-law.com, jpoklemba@cl-law.com Florida Bar No. 0462519 CUMMINGS & LOCKWOOD LLC P.O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6693088.1.docx 12/23/2021 Dec. 31, 2021; Jan. 7, 2022
21-02520C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 21-CP-3313 IN RE: ESTATE OF HAROLD D. COHEN, Deceased. The administration of the estate of HAROLD D. COHEN, deceased, whose date of death was October 16, 2021, 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 WITH-
IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 31, 2021. Personal Representative: JANE B. COHEN c/o Alison K. Douglas, Esq. Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representative: ALISON K. DOUGLAS, ESQ. E-mail Addresses: adouglas@cl-law.com jpoklemba@cl-law.com Florida Bar No.: 0899003 Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6654597.1.docx 12/21/2021 Dec. 31, 2021; Jan. 7, 2022
21-02503C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 21-CP-3292 IN RE: ESTATE OF CHARLES J. HEITZMANN a/k/a CHARLES JOSEPH HEITZMANN, JR., Deceased. The administration of the estate of CHARLES J. HEITZMANN a/k/a CHARLES JOSEPH HEITZMANN, JR., deceased, whose date of death was August 22, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de-
mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is December 31, 2021. Personal Representatives: David C. Heitzmann Laura Ulrich c/o Kenneth D. Krier, Esq. Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representatives: Kenneth D. Krier, Esq. Email Addresses: kkrier@cl-law.com; jpoklemba@cl-law.com Florida Bar No.: 401633 Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6607640.1.docx 12/23/2021 Dec. 31, 2021; Jan. 7, 2022
21-02525C

FIRST INSERTION
NOTICE OF PUBLIC SALE Notice is hereby given that on 1/14/2022 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109 1986 FWHI TV 1AE1R2925G295269 . Last Tenants: DELFINO ROQUE
and all unknown parties beneficiaries heirs Sale to be at PALM LAKE MHP LLC, 3131 TAMAMI TRL E, NAPLES, FL 34112. 305-989-0136. Dec. 31, 2021; Jan. 7, 2022
21-02507C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-3416 IN RE: ESTATE OF HARRY J. WOLFE, Deceased. The administration of the Estate of Harry J. Wolfe, deceased, whose date of death was November 4, 2021, 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 Representatives and the Personal Representatives' attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with this court
WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 31, 2021. Personal Representatives: Deborah R. Wolfe 307 Cumberland Street Brooklyn, NY 11238 Ruth Jones Wolfe 1818 Hurricane Harbor Lane Naples, FL 34102 Attorney for Personal Representatives: Jeffrey S. Hoffman, Esq. E-mail Addresses: jshoffman@naplesstatelaw.com jljavor@naplesstatelaw.com Florida Bar No. 837946 Wilson & Johnson 2425 Tamiami Trail North, Suite 211 Naples, Florida 34103 Telephone: (239) 436-1503 Dec. 31, 2021; Jan. 7, 2022
21-02499C

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO: 11-2021-CP-003228-0001-XX IN RE: ESTATE OF MARGARET I. NEMETH, deceased The ancillary administration of the estate of MARGARET I. NEMETH, deceased, whose date of death was May 3, 2021, 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 34112-2646. The names and addresses of the ancillary personal representative and the ancillary 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 WITH-
IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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: 12/31/2021. Ancillary Personal Representative: /S/ JOSEPH G. NEMETH, JR. JOSEPH G. NEMETH, JR., i/w/a/n* JOSEPH H. NEMETH, JR 5 Fiddler Crab Trail Westhampton, New York 11977 Attorneys for Ancillary Personal Representative: /S/ BRIAN M. O'CONNELL BRIAN M. O'CONNELL, ESQ. Florida Bar No. 308471 O'CONNELL & CRISPIN ACKAL, PLLC 420 Royal Palm Way, Suite 300 Palm Beach, Florida 33480 Telephone 561-355-0403 Telecopier 561-355-5133 Primary e-mail: service@OCAlawyers.com Secondary e-mail: tdodson@OCAlawyers.com *in the Will named Dec. 31, 2021; Jan. 7, 2022
21-02504C

FIRST INSERTION
NOTICE OF SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION CASE NO. 19-CC-002071 IMPERIAL WILDERNESS CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. CINDY A. FREITAS, Individually and as Trustee of the FLORENCE A. LEFEBVRE REVOCABLE TRUST, U/A/D FEBRUARY 1, 2016, Defendants. NOTICE IS GIVEN that pursuant to the Final Judgment of Foreclosure entered on the 15 day of December, 2021, in Civil Action No. 2019-CC-002071, of the County Court of the Twentieth Judicial Circuit in and for Collier County, Florida, in which CINDY A. FREITAS, Individually and as Trustee of the FLORENCE A. LEFEBVRE REVOCABLE TRUST, U/A/D FEBRUARY 1, 2016, is the Defendant, and IMPERIAL WILDERNESS CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, is the Plaintiff, I will sell to the highest and best bidder for cash at the third floor lobby of the Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida 34112, at 11:00 a.m. on the 13 day of January, 2022, the following described real property set forth in the Final Judgment of Foreclosure in Collier County, Florida: Unit 84, IMPERIAL WILDERNESS CONDOMINIUM, SECTION FOUR, according to the Declaration of Condominium re-
corded in Official Records Book 1411, Pages 2377 through 2415, of the Public Records of Collier County, Florida, together with an undivided share in the common elements and all other appurtenances to such unit as set forth in said Declaration. SUBJECT to all of the terms, provision, conditions, rights, privileges, obligations, easements, and liens set for the and contained in said Declaration of Condominium, its exhibits, supplements and amendments thereto, and all instruments referred to therein. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no costs to you, to the provision of certain assistance. Please contact the Court Operations Manager whose office is located in Collier County Courthouse, 3315 E. Tamiami Trail, Building L, Naples, Florida 34112, and whose telephone number is (239) 252-8800, within two working days of your receipt of this notice of sale; if you are hearing or voice impaired, call 1-800-955-8771. Dated: December 17, 2021 CRYSTAL K. KINZEL CLERK OF THE CIRCUIT COURT (Seal) By: Kathleen Murray Deputy Clerk This instrument prepared by: Jennifer A. Nichols, Esq. Roetzel & Andress, LPA 850 Park Shore Drive Naples, Florida 34103 (239) 649-6200 Dec. 31, 2021; Jan. 7, 2022
21-02502C

LV10181

OFFICIAL COURT HOUSE WEBSITES:

MANATEE COUNTY:
manateeclerk.com

SARASOTA COUNTY:
sarasotaclerk.com

CHARLOTTE COUNTY:
charlotte.realforeclose.com

LEE COUNTY:
leeclerk.org

COLLIER COUNTY:
collierclerk.com

HILLSBOROUGH COUNTY:
hillsclerk.com

PASCO COUNTY:
pasco.realforeclose.com

PINELLAS COUNTY:
pinellasclerk.org

POLK COUNTY:
polkcountyclerk.net

ORANGE COUNTY:
myorangeclerk.com

Check out your notices on:
floridapublicnotices.com

Business Observer

LV10161

FIRST 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: 1/17/2022 Time: 9:45 am Marline Taratuskyy, Household items Anastasia Williams, Household items Alex Garcia, Household items The auction will be listed and advertised on [www.storagetreasures.com](#). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.
Dec. 31, 2021; Jan. 7, 2022

21-02516C

FIRST 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: 8471 Davis Blvd. Naples, FL 34104 on 01/17/2022 at 10:45am Tenant Name: Jesus Mendoza General Description of Property: Totes, boxes, mattress The auction will be listed and advertised on [www.storagetreasures.com](#). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.
Dec. 31, 2021; Jan. 7, 2022

21-02514C

FIRST INSERTION

NOTICE OF PUBLIC SALE: MORLEYS TOWING OF NAPLES gives notice that on 01/21/2022 at 10:00 AM the following vehicles(s) may be sold by public sale at 6344 JANES LANE,NAPLES, FL 34109 to satisfy the lien for the amount owed on each vehicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute 713.78.
1GCFK24P6SE200426 1995 CHEV 1GNDS13S452244459 2005 CHEV 1HD1BWV19GB041873 2016 HD 1HGCR2F30EA302505 2014 HOND 1NXBR32E65Z417496 2005 TOYT 5N1AT2MT7FC897140 2015 NISS 5N1AT3BA4MC734823 2021 NISS 5TBRT34144S450944 2004 TOYT KMHFU45E65A383594 2005 HYUN
December 31, 2021 21-02524C

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

Business Observer

LV10161

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION CASE NO. 11-2019-CA-001886 SANIBEL CAPTIVA COMMUNITY BANK, A Florida banking corporation Plaintiff, vs. BENSON PROPERTY INVESTMENT CORP., a Florida Corporation, JASON MELOCHE, BRAMBLE POINTE AT TWINEAGLES RESIDENTS' ASSOCIATION, INC., a Florida not for profit Corporation, TWINEAGLES HOMEOWNERS ASSOCIATION, INC., a Florida not for profit Corporation, RESOURCE CONSERVATION PROPERTIES, INC., a Florida Corporation d/b/a The Club at TWINEAGLES, and UNKNOWN TENANTS IN POSSESSION, Defendants. NOTICE IS GIVEN that pursuant to the Amended Summary Final Judgment of Foreclosure filed on the 9th day of February, 2021, in Civil Action No. 11-2019-CA-001886, of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, in which BENSON PROPERTY INVESTMENT CORP., a Florida Corporation, JASON MELOCHE, BRAMBLE POINTE AT TWINEAGLES RESIDENTS' ASSOCIATION, INC., a Florida not for profit Corporation, TWINEAGLES HOMEOWNERS ASSOCIATION, INC., a Florida not for profit Corporation,

21-02505C

FIRST INSERTION

Resource Conservation Properties, Inc., a Florida Corporation d/b/a The Club at Twineagles, and UNKNOWN Tenants in Possession, are the Defendants, Riverpoint Capital Partners, LLC, is the Plaintiff, Crystal K. Kinzel, Clerk of Court, Collier County will sell to the highest and best bidder for cash on the 13th day of January 2022 at 11:00 a.m. at Collier County Courthouse Annex, third floor lobby, 3315 Tamiami Trail East, Naples, FL 34112, the following described real property set forth in the Summary Final Judgment of Foreclosure in Collier County, Florida: Lot 34, Block 101, Twineagles, Phase Two, according to the plat thereof recorded at Plat Book 44, Pages 41 through 70, in the Public Records of Collier County, Florida. The Real Property or its address is commonly known as 11748 Carradale Court, Naples, FL 34120. The Real Property tax identification number is 78542005663. Dated this 3 day of December, 2021. CRYSTAL K. KINZEL, CLERK OF COURT (SEAL) By: Gina Karlen Deputy Clerk M. Brian Cheffer, Attorney for Plaintiff Cheffer & Hagan, P.A. 2120 McGregor Boulevard Fort Myers, FL 33901 239-334-1381 (bcheffer@dsdhlaw.com, cmoore@dsdhlaw.com)
Dec. 31, 2021; Jan. 7, 2022

21-02505C

FIRST INSERTION

Notice of Self Storage Sale Please take notice Midgard Self Storage - Naples Two located at 15600 Old US 41, Naples, FL 34110 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an on-line auction via [www.storageauctions.com](#) on 1/19/2022 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Alex Porter unit #1122; Karen Hedrich unit #2010; Carol Sixberry unit #2023; Austin Carter unit #P003; Jeremy Dean unit #P141; Ronald Gonzalez unit #S0158; Bev Robertson unit #S4103. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
Dec. 31, 2021; Jan. 7, 2022

21-02509C

FIRST INSERTION

R599 Daniel Dunford R524 SHERYL CHRZANOWSKI R513 Clint Joseph Richardson F52 Jean Laforet F123 Janeteria Deserea M356 Nickole Brewton M358 Nickole Brewton M348 Nickole Brewton auction date : 01/25/2022
Dec. 31, 2021; Jan. 7, 2022

21-02510C

FIRST 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: 1/17/2022 Time: 10:15 AM Gregorio Soler Household items Summer Cunningham Boxes, totes Gisela Cruz Head board Robin Sosnow Couch, totes The auction will be listed and advertised on [www.storagetreasures.com](#). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.
Dec. 31, 2021; Jan. 7, 2022

21-02515C

FIRST 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: 14600 Old US 41 Naples, FL 34110 January 20th, 2022 at 12:00pm Carlos Molina Totes, cleaning supplies, ladders, tools and personal items The auction will be listed and advertised on [www.storagetreasures.com](#). Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.
Dec. 31, 2021; Jan. 7, 2022

21-02512C

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO: 11-2019-CA-002250-0001-XX BANK OF AMERICA, N.A., Plaintiff, vs. ELAINE M. KOSTKA A/K/A ELAINE MARIE KOSTKA; UNKNOWN SPOUSE OF ELAINE M. KOSTKA A/K/A ELAINE MARIE KOSTKA; WEST WIND ESTATES CONDOMINIUM ASSOCIATION, INC.; HSBC FINANCE CORPORATION; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Mortgage Foreclosure and Reformation of Mortgage dated November 08, 2021 entered in Civil Case No. 11-2019-CA-002250-0001-XX of the Circuit Court of the 20TH Judicial Circuit in and for Collier County, Florida, wherein BANK OF AMERICA, N.A. is Plaintiff and KOSTKA, ELAINE M, et al, are Defendants. The Clerk, CRYSTAL K. KINZEL, shall sell to the highest and best bidder for cash at Collier County Courthouse, in the lobby of the Third Floor of the Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida, 34112, at 11:00 AM on January 13, 2022, in accordance with Chapter 45, Florida Statutes, the following described property located in COLLIER County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure and Reformation of Mortgage, to-wit: UNIT NO. 113, OF WEST WIND MOBILE HOME ESTATES, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM, AS AMENDED AND RECORDED IN OFFICIAL RECORDS BOOK 630, AT PAGES 1883

21-02506C

FIRST INSERTION

THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA The Property Address: 156 Channel Drive, Naples, FL 34108 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN SIXTY (60) DAYS AFTER THE SALE. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE ADMINISTRATIVE SERVICES MANAGER, WHOSE OFFICE IS LOCATED AT 3301 EAST TAMAMI TRAIL, BUILDING L, NAPLES, FLORIDA 34112, AND WHOSE TELEPHONE NUMBER IS (239) 252-8800, WITHIN TWO WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF HEARING; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711. WITNESS my hand and seal of said Court this 17 day of December, 2021 CRYSTAL K. KINZEL CLERK OF CIRCUIT COURT & COMPTROLLER (SEAL) By: Gina Karlen Deputy Clerk Allen S. Katz, Esq. McGlinchey Stafford One East Broward Blvd Suite 1400 Ft. Lauderdale, FL 33301 954-356-2522
Dec. 31, 2021; Jan. 7, 2022

21-02501C

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 09-008807-CA THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-0A7 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-0A7, Plaintiff, v. SCOTT L. SORENSON; et al, Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Mortgage Foreclosure dated December 13, 2021, and THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-0A7 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-0A7, is the Plaintiff and SCOTT L. SORENSON, et al, are the Defendants, Crystal K. Kinzel, Clerk of Court, will sell to the highest and best bidder for cash, at the Collier County Courthouse, 3rd Floor Lobby of the Courthouse Annex, 3315 Tamiami Trail, Naples, FL, 34112 beginning at 11:00 A.M. on January 13, 2022, the following described property as set forth in said Final Judgment, to wit: LOT 20, BLOCK C, CONNER'S VANDERBILT BEACH ESTATES, UNIT NO. 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGES 8 AND 9, OF

21-02510C

FIRST INSERTION

Notice of Self Storage Sale Please take notice Midgard Self Storage - Naples located at 5725 Collier Blvd., Naples, FL 34114 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via [www.storageauctions.com](#) on 1/19/2022 at 1:00PM. Unless stated otherwise the description of the contents are household goods and furnishings. Wayne Price unit #0327; Bryant Martinez unit #1076. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
Dec. 31, 2021; Jan. 7, 2022

21-02508C

FIRST INSERTION

NOTICE OF PUBLIC SALE: BALD EAGLE TOWING AND RECOVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 01/22/2022 08:00 AM at 3935 Enterprise Ave., Naples, FL 34104 pursuant to subsection 713.78 of the Florida Statutes. BALD EAGLE TOWING AND RECOVERY reserves the right to accept or reject any and/or all bids. IN4AL3AP7FN907077 2015 NISSAN ALTIMA 2.5/S/SV/SL
December 31, 2021 21-02522C

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 21-CP-003348
IN RE: ESTATE OF
JOHN E. SAMPSON
Deceased.

The administration of the Estate of John E. Sampson, deceased, whose date of death was November 16, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 24, 2021.

Personal Representative:
David McElrath
2375 Tamiami Trail N., Ste.207
Naples, FL 34103
Attorney for Personal Representative:
Carol R. Sellers, Attorney
Florida Bar Number: 893528
LAW OFFICES OF RICHARDSON &
SELLERS, P.A.
3525 Bonita Beach Road,
Suite 103
Bonita Springs, Florida 34134
Telephone: (239) 992-2031
Fax: (239) 992-0723
E-Mail:
csellers@richardsonsellers.com
December 24, 31, 2021 21-02489C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No.
11-2021-CP-003233-0001-XX
Division Probate
IN RE: ESTATE OF
ZORAN PETERS
Deceased.

The administration of the estate of Zoran Peters, deceased, whose date of death was August 24, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Ste. 105., 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 December 24, 2021.

Personal Representative:
Edward I. Peters
8805 Tamiami Trail N.
Naples, Florida 34108
Attorneys for Personal Representative:
C. Richard Mancini, Attorney
Florida Bar Number: 149837
Henderson, Franklin, Starnes
& Holt, P.A.
3451 Bonita Bay Blvd.,
Ste 206
Bonita Springs, FL 34108
Telephone: (239) 344-1100
Fax: (239) 344-1200
E-Mail: richard.mancini@henlaw.com
Secondary E-Mail:
jorge.maldonado@henlaw.com
December 24, 31, 2021 21-02460C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
File No. 21CP-002283
Division Probate
IN RE: ESTATE OF
JOHN PAUL MEAGHER
Deceased.

The administration of the estate of John Paul Meagher, deceased, whose date of death was May 28, 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 December 24, 2021.

Personal Representative:
Sharon Wingate
206 Auld Cres.
Saskatoon, CA-SK S7H 4W9
Attorney for Personal Representative:
/s/ Gregory J. Nussbickel
Gregory J. Nussbickel, Esq., Attorney
Florida Bar Number: 580643
The Nussbickel Law Firm, P.A.
12500 Brantley Commons Ct.,
Suite 103
Fort Myers, Florida 33907
Telephone: (239) 900-9455
E-Mail: greg@will.estate
Secondary E-Mail: margov@will.estate
December 24, 31, 2021 21-02485C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No.
11-2021-CP-003069-0001-XX
IN RE: ESTATE OF
THOMAS L. SMUDZ,
a/k/a Thomas Lee Smudz,
Deceased.

The administration of the Estate of Thomas L. Smudz, deceased, whose date of death was December 4, 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 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 24, 2021.

Personal Representative:
Alan T. Smudz
608 West 7th Street
Monroe, Michigan 48161
Attorney for Personal Representative:
Cyrus Malhotra
Florida Bar No. 0022751
THE MALHOTRA LAW FIRM P.A.
3903 Northdale Blvd., Suite 100E
Tampa, FL 33624
Telephone: (813) 902-2119
Fax Number: (727)290-4044
Email:
filings@FLprobatesolutions.com
Secondary:
ryan@FLprobatesolutions.com
December 24, 31, 2021 21-02471C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-003219
IN RE: ESTATE OF
VINCENT JOHN DIBARTOLO
Deceased.

The administration of the estate of Vincent John DiBartolo, deceased, whose date of death was September 2, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 2075 Dr. Martin Luther King, Jr. Blvd, Fort Myers, Florida 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is December 24, 2021.

Personal Representative:
David DiBartolo, Petitioner
28695 Sicily Loop
Bonita Springs, Florida 34135
Attorney for Personal Representative:
Amy Meghan Neaher, Esq.
Florida Bar Number: 190748
6313 Corporate Court, Ste. 110
Ft. Myers, FL 33919
Telephone: (239) 785-3800
Fax: (239) 224-3391
E-Mail: aneaher@neaherlaw.com
Secondary E-Mail:
jshoemaker@neaherlaw.com
December 24, 31, 2021 21-02493C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021 CP 3349
IN RE: ESTATE OF
WILLIAM O. REID,
Deceased.

The administration of the estate of WILLIAM O. REID, deceased, whose date of death was October 18, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Ste 102 Naples FL 34112 - 5324The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 24, 2021.

Personal Representative:
MARK O. REID
1104 Krist Drive
Houston, TX 77055
Attorney for Personal Representative:
JEFFREY T. TROIANO
Florida Bar No. 0031557
Williams Parker Harrison
Dietz & Getzen
200 S. Orange Ave.
Sarasota, FL 34236
Telephone: 941-366-4800
Designation of Email Addresses
for service:
Primary:
jtroiano@williamsparker.com
Secondary:
ltraver@williamsparker.com
6859709.v1
December 24, 31, 2021 21-02478C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021-CP-003394
Division Probate
IN RE: ESTATE OF
JANET R. MYERS, Deceased.

The administration of the estate of Janet R. Myers, deceased, whose date of death was October 9, 2021, 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 December 24, 2021.

Personal Representative:
Alfred J. Stashis, Jr.
c/o Dunwoody White & Landon, P.A.
4001 Tamiami Trail North, Suite 200
Naples, FL 34103
Attorney for Personal Representative:
DUNWOODY WHITE & LANDON, P.A.
Denise B. Cazobon, Esq.
Florida Bar Number: 071616
4001 Tamiami Trail North, Suite 200
Naples, FL 34103
Telephone: (239) 263-5885
Fax: (239) 262-1442
December 24, 31, 2021 21-02463C

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021-CP-3156
IN RE: ESTATE OF
JEAN C. EDWARDS, 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 Jean C. Edwards, deceased, File Number 2021-CP-3156; 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 September 18, 2021; that the total value of the estate is \$3,568 and that the names and addresses of those to whom it has been assigned by such order are:

Name, Address; Creditors: NONE
Beneficiaries: Caren E. Phipps, 4207 Kensington Avenue Richmond, Virginia 23221; Mark C. Edwards, 907 West Broadway Sedalia, Missouri 65301; Melissa S. Edwards, 800 Misty Pines Circle No. 202 Naples, Florida 34105; Caren E. Phipps and Melissa S. Edwards, as Co-Trustees of the Jean Callis Edwards Trust dated August 21, 2002, as restated, 4207 Kensington Avenue Richmond, Virginia 23221
ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is December 24, 2021.

Persons Giving Notice:
Caren E. Phipps, Melissa S. Edwards
Attorney for Persons Giving Notice:
Pieter G. Van Dien
Attorney for Personal Representative
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:
asmith@oakstonelaw.com
4873-4830-8739, v. 1
December 24, 31, 2021 21-02466C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
File No. 20-CP-2980
Division: Probate
IN RE: ESTATE OF
TAMI A. KELLEY,
Deceased.

The administration of the Estate of Tami A. Kelley, deceased, whose date of death was November 26, 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. 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 FLA. STAT. § 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is December 24, 2021.

Personal Representative:
ANTHONY W. KELLEY
821 Elm Court
Marco Island, Naples, Florida 34145
Attorney for Personal Representative:
M. TRAVIS HAYES, ESQ.
Florida Bar Number 27883
GRANT FRIDKIN PEARSON, P.A.
5551 Ridgewood Drive, Suite 501
Naples, FL 34108-2719
Attorney E-mail: thayes@gfpac.com
Secondary E-mail:
dseymour@gfpac.com
Telephone: 239-514-1000/
Fax: 239-594-7313
December 24, 31, 2021 21-02469C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021-CP-3428
Division Probate
IN RE: ESTATE OF
RUTH M. BODYCOMBE,
Deceased.

The administration of the estate of Ruth M. Bodycombe, deceased, whose date of death was January 27, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 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 WITH-

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-003377
IN RE: ESTATE OF
ZACHERY THOMAS HUNTER,
Deceased.

The administration of the estate of ZACHERY THOMAS HUNTER, deceased, whose date of death was September 23, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
Collier COUNTY, FLORIDA
PROBATE DIVISION
File No.
11-2021-CP-003275-0001-XX
IN RE: ESTATE OF
AMADO JOSE LLORENS
Deceased.

The administration of the estate of AMADO JOSE LLORENS, deceased, whose date of death was July 18th, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 24, 2021.

ALBA O. LLORENS
Address: 17350 S.W. 121 Avenue
Miami, FL 33177
Palmer Palmer & Mangiero
Attorneys for Personal Representative
12790 S. Dixie Hwy
Miami, FL 33156
Telephone: (305) 378-0011
Florida Bar No. 818119
Email Addresses:
eservice@ppmpalaw.com
david@ppmpalaw.com
December 24, 31, 2021 21-02491C

SECOND INSERTION

IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 24, 2021.

Personal Representative:
Wells Fargo Bank, N.A.
5301 Southwest Parkway
Bldg. A., Floor 3
MAC address: T7066-030
Austin, TX 78735
Attorney for Personal Representative:
William M. Pearson, Esq.
Florida Bar No. 0521949
GRANT FRIDKIN PEARSON, P.A.
5551 Ridgewood Drive, Suite 501
Naples, FL 34108-2719
Attorney E-mail:
wpearson@gfpac.com
Secondary E-mail:
dseymour@gfpac.com
Telephone: 239-514-1000/
Fax: 239-594-7313
December 24, 31, 2021 21-02464C

SECOND INSERTION

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

The date of first publication of this notice is: December 24, 2021.

ROBERT HUNTER
Personal Representative
339 Burnt Pine Drive
Naples, FL 34119
Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue,
Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrivera@hnh-law.com
December 24, 31, 2021 21-02470C

THIRD INSERTION
NOTICE OF ACTION FOR PETITION TO ESTABLISH PATERNITY AND FOR RELATED RELIEF IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 21-DR-1907 Division: Family IN RE: THE MARRIAGE OF: Marlye Isidore Wife, and Eddy Tony Husband. TO: EDDY TONY ADDRESS: Unknown YOU ARE HEREBY NOTIFIED that a Verified Petition for Dissolution of Marriage has been filed and commenced in this Court and you are required to serve a copy of your written defenses, if any to it, to Hilda Cenecharles, Attorney for Petitioner whose address is: 5088 Beckton Road,

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY FLORIDA PROBATE DIVISION Case No. 11-2021-CP-003176 HONORABLE ELIZABETH V. KRIER IN RE: ESTATE OF LISA C. WILLIAMS, Deceased.

The administration of the estate of LISA C. WILLIAMS, deceased, whose date of death was September 8, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Government Complex, 3315 East Tamiami Trail, Suite 102, Naples, Florida 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other personas 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

SECOND INSERTION
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 20TH JUDICAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA. CASE NO. 11-2021-CA-002287-0001-XX NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff vs. MILLER, DONALD, et al., Defendants TO: UNKNOWN SPOUSE OF DONALD W. MILLER AKA DONALD WARREN MILLER 7801 AIRPORT PULLING ROAD, N #313 NAPLES, FL 34109 UNKNOWN SPOUSE OF DONALD W. MILLER AKA DONALD WARREN MILLER 3695 EL SEGUNDO COURT NAPLES, FL 34109 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Collier County, Florida:

LOT 295 OF VILLAGE WALK, PHASE TWO, A SUBDIVISION RECORDED IN PLAT BOOK 25, PAGE 8 OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.
has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on

CRYSTAL K. KINZEL As Clerk of said Court (SEAL) By: Sam Martinez As Deputy Clerk Prepared by: Greenspoon Marder, LLP (954) 491-1120; gmforeclosure@gmlaw.com (33585.2858) December 24, 31, 2021	21-02481C
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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 GENERAL JURISDICTION DIVISION Case No. 11-2018-CA-000735-0001-XX Wells Fargo Bank, N.A. Plaintiff, vs. LINDA K. MERLING; et al., Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale dated May 28, 2021, entered in Case No. 11-2018-CA-000735-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit, in and for Collier County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and LINDA K. MERLING; MALLARD'S LANDING VILLAGE ASSOCIATION, INC.; FIDDLER'S CREEK FOUNDATION, INC.; THE UNKNOWN SPOUSE OF LINDA K. MERLING; Any And All Unknown Parties Claiming By, Through, Under, or Against The Herein Named Individual Defendant(s) Who Are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest As Spouses, Heirs, Devisees, Grantees, Or Other Claimants; are the Defendants, that I will sell to the highest and best bidder for cash at, Collier County Courthouse Annex, Third Floor Lobby, 3315 Tamiami Trail East, Naples, FL 34112,

Ave Maria, Florida 34142 on or before Jan 5, 2022; otherwise a default will be entered against you for the relief prayed for in the complaint or petition.
WARNING: RULE 12.285, Florida Family Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal of striking of pleadings.

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

Witness my hand and the seal of said Court at Collier County, Florida on this 8 day of Dec., 2021.

Clerk Name: Krysta Kinzel As clerk, Circuit Court Collier County, Florida By Monica Garcia As deputy clerk (Circuit court seal)
Dec. 17, 24, 31, 2021; Jan. 7, 2022
21-02423C

THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this Notice is December 24, 2021.

Personal Representative Megan Johns 536 South Brook Drive Leander, Texas 78641 Attorney for Personal Representative KAREN S. BEAVIN, ESQUIRE Florida Bar No. 797261 KAREN S. BEAVIN, P.A. 2681 Airport Road South, Suite C-107 Naples, Florida 34112 (239) 643-6271 or Fax 529-3158 December 24, 31, 2021	21-02498C
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Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in THE BUSINESS OBSERVER; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.
IMPORTANT

In accordance with the Americans with Disabilities Act, persons needing a reasonable accommodation to participate in this proceeding should, no later than seven (7) days prior, contact the Clerk of the Court's disability coordinator at Charles Rice, Administrative Services Manager, whose office is located at 3315 EAST TAMAMI TRAIL, SUITE 501, NAPLES, FL 34112, 239-252-8800. If hearing or voice impaired, contact (TDD) (800)955-8771 via Florida Relay System.

WITNESS MY HAND AND SEAL OF SAID COURT on this 17 day of December 2021.

CRYSTAL K. KINZEL
As Clerk of said Court (SEAL) By: Sam Martinez
As Deputy Clerk
Prepared by: Greenspoon Marder, LLP (954) 491-1120;
gmforeclosure@gmlaw.com (33585.2858)
December 24, 31, 2021

SECOND INSERTION
beginning at 11:00 AM. on the 6 day of January, 2022, the following described property as set forth in said Final Judgment, to wit: LOT 12, BLOCK B, MALLARD'S LANDING AT FIDDLER'S CREEK, PLAT BOOK 33, PAGE 83 THROUGH 86, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Acting Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 1 day of June, 2021. Crystal Kinzel As Clerk of the Court (SEAL) By: Kathleen Murray As Deputy Clerk Brock & Scott PLLC 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 (954) 618.6955 Attorney for Plaintiff File # 20-F01716 December 24, 31, 2021

THIRD INSERTION
A Public Notice, File No. 1275459800025 was recorded on December 3, 2021 on behalf of Toni Eatros of Collier County, Florida with the MN Secretary of State. The essential elements of due process are notice and an opportunity to defend and the right to defend in an orderly proceeding to which this notice serves. To dispense with notice before taking of property is likened to obtaining judgment without the defendant having ever been summoned. Thirty (30) days from the inception date of this publication are given to the Public to file a defense, answer, response, rebuttal or opposition with the MN Secretary of State's Office in response to File No. 1275459800025. December 17, 24, 31, 2021
21-02433C

SECOND INSERTION
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Case No. 2021-CA-708 THE MAJORS HOMEOWNERS ASSOCIATION, INC., Plaintiff, v. ROBERT J. KAPLAN, et al., Defendants. NOTICE IS HEREBY GIVEN that, pursuant to a Final Summary Judgment of Foreclosure dated November 29, 2021 entered in Civil Case No. 2021- CA- 708 of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Naples, Florida, I will sell to the Highest and Best Bidder for Cash in the Lobby, on the First Floor Atrium of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Florida at 11:00 a.m. on the 6 day of January, 2022, the following described property as set forth in said Final Judgment, to-wit:

Lot 134, The Majors Phase One, according to the Plat thereof as recorded in Plat Book 40, Pages 71 through 74, inclusive, of the Public Records of Collier County, Florida.
Property Address: 9042 Shenendoah Drive, Naples, FL 34113

SECOND INSERTION
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA DOMESTIC RELATIONS CASE NO.: 21-DR-1430 IN RE: THE MARRIAGE OF BERNARD CORDERO Husband, and ROCELIA RAMIREZ-SANCHEZ Wife. TO: ROCELIA RAMIREZ-SANCHEZ Wife's last known address: 12693 Tamiami Trl E #140 Naples, FL 34113 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 Michael Mummert, attorney for Bernard Cordero, whose address is 1424 Dean Street; Ft. Myers, Florida 33901 on or before February 10, 2022, and file the original with the clerk of this Court at:

Crystal K. Kinzel Collier County Clerk of the Circuit Court Administration Department 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112-5324 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. The action is asking the court to decide how the following real or personal property should be divided: None. Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: Dec 07 2021 CLERK OF THE CIRCUIT COURT (SEAL) By: Bianca Fernandez Deputy Clerk Michael Mummert attorney for Bernard Cordero 1424 Dean Street Ft. Myers, Florida 33901 Dec. 24, 31, 2021; Jan. 7, 14, 2022	21-02480C
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SECOND INSERTION
NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO:11-2013-CA-000365 HSBC BANK USA, NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-3, CALLABLE MORTGAGE-BACKED NOTES, 2005-3, Plaintiff, VS. GERHARD T. HESS; ET AL; Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on December 6, 2021 in Civil Case No. 11-2013-CA-000365, of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein, HSBC BANK USA, NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-3, CALLABLE MORTGAGE-BACKED NOTES, 2005-3 is the Plaintiff, and GERHARD T. HESS; MARIA HESS; WATERFORD OF PELICAN BAY PROPERTY OWNERS ASSOCIATION, INC.; SAND POINTE ASSOCIATION, INC.; JPMORGAN CHASE BANK, NATIONAL ASSOCIATION F/K/A FIRST NATIONAL BANK OF MOUNT PROSPECT; are Defendants. The Clerk of the Court, Crystal K. Kinzel will sell to the highest bidder for cash in the Lobby on the 1st floor Atrium of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples FL 34112 on January 6, 2022 at 11:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT NO. 15, PARCEL D, PELICAN BAY, UNIT FIVE (A/K/A LOT 15 SAND POINTE), ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 13, PAGE 68 THROUGH 70, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.
IMPORTANT
AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS my hand and the seal of the court on December 8, 2021.
CLERK OF THE COURT
Crystal K. Kinzel
(SEAL) Kathleen Murray
Deputy Clerk
ALDRIDGE | PITE, LLP
Attorney for Plaintiff
1615 South Congress Avenue
Suite 200
Delray Beach, FL 33445
Telephone: (844) 470-8804
Facsimile: (561) 392-6965
Primary E-Mail: ServiceMail@aldridgepite.com
1113-746932
December 24, 31, 2021

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this Proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated 1 day of December, 2021.

CRYSTAL K. KINZEL,
Clerk of Court (COURT SEAL)
By: Kathleen Murray
Deputy Clerk
Goede, DeBoest & Cross, PLLC
6609 Willow Park Drive,
Second Floor
Naples, FL 34109
(239) 331-5100
Attorney for Plaintiff
December 24, 31, 2021

SECOND INSERTION
diately 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: Dec 07 2021 CLERK OF THE CIRCUIT COURT (SEAL) By: Bianca Fernandez Deputy Clerk Michael Mummert attorney for Bernard Cordero 1424 Dean Street Ft. Myers, Florida 33901 Dec. 24, 31, 2021; Jan. 7, 14, 2022

SECOND INSERTION
THEREOF, AS RECORDED IN PLAT BOOK 13, PAGE 68 THROUGH 70, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of the court on December 8, 2021. CLERK OF THE COURT Crystal K. Kinzel (SEAL) Kathleen Murray Deputy Clerk ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 Primary E-Mail: ServiceMail@aldridgepite.com 1113-746932 December 24, 31, 2021

SECOND INSERTION
NOTICE OF JUDICIAL SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 11-2019-CA-003207 UNITED STATES OF AMERICA, acting through the United States Department of Agriculture, Rural Development, f/k/a Farmers Home Administration, a/k/a Rural Housing Service, Plaintiff, vs. GRACELIE MILFORT, et. al., Defendant(s). NOTICE IS HEREBY GIVEN that pursuant to an Order of Final Judgment entered in the above style case now pending in said court, that the clerk will sell to the highest and best bidder for cash on the 6 day of January 2022, in the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Collier County, FL 34112 beginning at 11:00 a.m. the following described property: Lot 16, of the Plat known as "Jubilation: in a Subdivision located in Section 32 Township 46 South, Range 29 East, in Collier County, Florida as shown and recorded at Plat Book 37, Pages 4,5,6, and 7, of the Public records of the Collier County, Florida. Which has the address of 1142 Serenity Way, Immokalee, Florida 34142. This Notice shall be published once a week for two (2) consecutive weeks in the Business Observer. The second publication shall be at least 5 days before the sale. 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. WITNESS my hand and seal of the Court on December 14, 2021. Clerk of the Circuit Court & Comptroller Collier County, Florida (SEAL) By: Kathleen Murray Deputy Clerk SUBMITTED BY: THE GILCHRIST LAW FIRM, P.A. Attorney for Plaintiff 2525 Ponce de Leon Blvd. Suite 300 Coral Gables, FL 33134 T: (800) 400-9485 F: (305) 356-5739 By: CHRISTINA VILABOA-ABEL Florida Bar No.: 103186 Designated primary email address: usdafpleadings@jpgilchristlaw.com December 24, 31, 2021

21-02450C

SECOND INSERTION
RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2020CC001122 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING Plaintiff(s), vs. TASHA N. WILSON; et al., Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to the Amended Agreed Order Granting Motion to Reschedule Foreclosure Sale entered on December 1, 2021 in the above-captioned action, the Clerk of Court will sell to the highest and best bidder for cash at the Third Floor lobby of the Collier County Courthouse Annex, 3315 Tamiami Trail East, Naples, Florida 34112 in accordance with Chapter 45, Florida Statutes on the 6th day of January, 2022 at 11:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: Unit 201, Building 21, Fairways at Par Two, a condominium according to the Declaration of Condominium thereof as recorded in Official Records Book 1046, page 187, as amended and restated in Official Records Book 2303, page 2287, and subsequent amendments thereto, of the Public Records of Collier County, Florida. Property address: 4299 27th Court Southwest, No. 201, Naples, FL 34116 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact John Carter, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. December 2, 2021 Crystal K. Kinzel CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: Gina Karlen Deputy Clerk Padgett Law Group, Attorney for Plaintiff 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 attorney@padgettlawgroup.com (850) 422-2520 TDP File No. 20-023336-1 December 24, 31, 2021

21-02449C

SECOND INSERTION
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CASE NO. 11-2020-CA-000364-0001-XX DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2007-1 MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-1, Plaintiff, vs. UNKNOWN HEIRS OF LOUISE A. WILES, ET AL. Defendants NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 7, 2021, and entered in Case No. 11-2020-CA-000364-0001-XX, of the Circuit Court of the Twentieth Judicial Circuit in and for COLLIER County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2007-1 MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-1 (hereafter "Plaintiff"), is Plaintiff and UNKNOWN HEIRS OF LOUISE A. WILES; COACH HOUSE CONDOMINIUM ASSOCIATION, INC.; JACQUELINE DOMINGUE; CHRISTOPHER L. BORGES; JAMIE R. BORGES; ELISE DOMINGUE A/K/A ELISE HICKS A/K/A ELISE A. HICKS; LESLIE LOWENSTEIN A/K/A LESLIE D. LOWENSTEIN; DAVID DIFFILY, are defendants. Crystal K. Kinzel, Clerk of the Circuit Court for COLLIER, County Florida will sell to the highest and best bidder for cash in the Lobby on the Third FLOOR of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, Florida 34112, at 11:00 a.m., on the 6 day of January 2022, the following described property as set forth in said Final Judgment, to wit: UNIT 405, COACH HOUSE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, OF RECORD IN OFFICIAL RECORD BOOK 1364, PAGE 643, AND AS AMENDED, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED SHARE IN THE COMMON ELEMENTS APPURTENANT THERETO AND TOGETHER WITH THE EXCLUSIVE RIGHT TO USE GARAGE NUMBER G-405. 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 an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form and return it to crice@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager, (239) 252-8800, e-mail crice@ca.cjis20.org. Dated this 10 day of December, 2021. Crystal K. Kinzel CLERK OF THE CIRCUIT COURT (SEAL) BY: Kathleen Murray As Deputy Clerk Van Ness Law Firm, PLC 1239 E. Newport Center Drive Suite #110 Deerfield Beach, Florida 33442 Phone (954) 571-2031 Pleadings@vanlawfl.com PHH15584-19/ar December 24, 31, 2021

21-02455C

FOURTH INSERTION
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE JUDICIAL CIRCUIT, IN AND FOR COUNTY, FLORIDA Case No.: 11-2021-DR-002374-FMO-XX Division: McGowan PETER QUINTILIANI, Petitioner, and LAUREL F. QUINTILIANI, Respondent, TO: LAUREL F QUINTILIANI {Respondent's last known address} 6111 SO. POINTE BLVD, FT MYERS, FL 33919 YOU ARE NOTIFIED that an ac- tion for dissolution of marriage has been filed against you and that you are required to serve a copy of your writen defenses, if any, to it on PETER QUINTILIANI, whose address is 2542 SEYCHELLES DR, NAPLES FL, 34112 on or before 12-29-2021, and file the original with the clerk of this Court at CLERK OF COURTS, 3315 TAMiami TRAIL EAST NAPLES, FL before ser-

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-3050 IN RE: ESTATE OF EUGENE F. WHITE, JR./ aka EUGENE FRANCIS WHITE, JR., Deceased. The administration of the estate of EU- GENE F. WHITE, JR., also known as EUGENE FRANCIS WHITE, JR., de- ceased, whose date of death was July 6, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 East Tamiami Trail, Naples, FL 34112. The names and addresses of the per- sonal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH-

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FL PROBATE DIVISION FILE NO. 2021-CP-003385 JUDGE: BRODIE IN RE: ESTATE OF HELEN M. BELL, DECEASED. The administration of the estate of HELEN M. BELL (the "Decedent"), whose date of death was July 4, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Di- vision, the address of which is Clerk of the Circuit Court, Collier County Courthouse, Probate Division, 3301 Tamiami Trail East, Suite 102, P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the per- sonal representative and the personal representative's attorney are set forth below. All creditors of the Decedent and other persons having claims or de- mands against the Decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LAT- ER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICA- TION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO- TICE ON THEM. All other creditors of the Decedent and other persons having claims or de- mands against Decedent's estate must file their claims with this court WITH- IN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC- TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: December 24, 2021. WELLS FARGO BANK 5301 Southwest Parkway, Bldg. A, Floor 3 Austin, TX 78735 Personal Representative QUARLES & BRADY LLP Kimberly Leach Johnson Florida Bar No. 335797 kimberly.johnson@quarles.com 1395 Panther Lane, Suite 300 Naples, FL 34109 Phone: 239-262-5959 Facsimile: 239-434-4999 Attorneys for Personal Representative QB\70574246.1 December 24, 31, 2021 21-02492C

vice on Petitioner or immediately there-
after. If you fail to do so, a default may
be entered against you for the relief de-
manded in the petition.

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 Cir-
cuit Court's office notified of your cur-
rent address. (You may file Designation
of Current Mailing and E-Mail Address,
Florida Supreme Court Approved Fam-
ily 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, re-
quires certain automatic disclosure of
documents and information. Failure to
comply can result in sanctions, includ-
ing dismissal or striking of pleadings.

Dated: Dec. 1ST, 2021

CLERK OF THE CIRCUIT COURT
(SEAL) By: Monica Garcia
Deputy Clerk
Dec. 10, 17, 24, 31, 2021 21-02383C

IN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS
NOTICE.
ALL CLAIMS NOT FILED WITHIN
THE TIME PERIODS SET FORTH
IN FLORIDA STATUTES SEC-
TION 733.702 WILL BE FOREVER
BARRED.
NOTWITHSTANDING THE TIME
PERIOD SET FORTH ABOVE, ANY
CLAIM FILED TWO (2) YEARS OR
MORE AFTER THE DECEDENT'S
DATE OF DEATH IS BARRED.
The date of first publication of this
notice is: December 24, 2021.
Signed on this 17 day of December,
2021.

LINDA O. FLORES
Personal Representative
5800 Grande Reserve Way #1204
Naples, FL 34110
ROETZEL & ANDRESS, LPA
Attorneys for Personal
Representative
s/Jamie B. Schwinghamer
JAMIE B. SCHWINGHAMER
Florida Bar No. 026984
850 Park Shore Drive
Trianon Centre - Third Floor
Naples, FL 34103
Telephone: (239) 213-3887
Facsimile: (239) 261-3659
Email: jschwinghamer@ralaw.com
Secondary Email:
serve.jschwinghamer@ralaw.com
December 24, 31, 2021 21-02487C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2021-CP-3389-0001-XX Division PROBATE IN RE: ESTATE OF THOMAS PAUL PFLIEGER a/k/a THOMAS J. PFLIEGER Deceased. The administration of the estate of Thomas Paul Pflieger, a/k/a Thomas J. Pflieger, deceased, whose date of death was September 3, 2021, 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 address- es of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 24, 2021. Personal Representative: FineMark National Bank & Trust By: Joseph L. Charles Its: Senior Vice President 800 Laurel Oak Drive Suite 100 Naples, Florida 34108 Attorney for Personal Representative: Robert H. Eardley Florida Bar Number: 500631 LAW OFFICE OF ROBERT H. EARDLEY, P.A. 1415 Panther Lane, Suite 221 Naples, Florida 34109 Telephone: (239) 591-6776 Fax: (239) 591-6777 E-Mail: robert@swflorida-law.com Secondary E-Mail: debra@swflorida-law.com December 24, 31, 2021 21-02468C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. CP-002851-0001 Division Probate IN RE: ESTATE OF GAETANO MICHAEL DEVITO Deceased. The administration of the estate of Gaetano Michael DeVito, deceased, whose date of death was August 22, 2021, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, Florida 34112. The names and addresses of the per- sonal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or de- mands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI- CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER- VICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC- TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 24, 2021. Personal Representative: Joanna DeVito-Larson 587 Noe St San Francisco, California 94114 Attorney for Personal Representative: Blake P. Hampton Florida Bar No. 99434 Hampton Law, PLLC 8931 Conference Dr., Suite 2 Fort Myers, Florida 33919 December 24, 31, 2021 21-02465C
SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2021-CP002763-0001-XX Division Krier IN RE: ESTATE OF LINDA J. GUYDOSIK Deceased. The administration of the estate of LIN- DA J. GUYDOSIK, deceased, whose date of death was August 17, 2021, is pending in the Circuit Court for Col- lier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 203, Naples, FL 34112. The name and address of the personal representative and the personal repre- sentative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de-

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2021-CP002763-0001-XX Division Krier IN RE: ESTATE OF LINDA J. GUYDOSIK Deceased. The administration of the estate of LIN- DA J. GUYDOSIK, deceased, whose date of death was August 17, 2021, is pending in the Circuit Court for Col- lier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 203, Naples, FL 34112. The name and address of the personal representative and the personal repre- sentative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de-

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-2922 IN RE: ESTATE OF MYRON D. ROWLAND, Deceased. The administration of the estate of MYRON D. ROWLAND, deceased, whose date of death was May 25, 2021, is pending in the Circuit Court for Col- lier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the personal representatives and the personal repre- sentatives' attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent and other persons having claims or de- mands against Decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC- TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 24, 2021. Personal Representatives: TOMMIE G. ROWLAND JOHN ROWLAND JAMES LENTZ c/o Alison K. Douglas, Esq., Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Attorney for Personal Representatives: ALISON K. DOUGLAS, ESQ. E-mail Addresses: adougls@cl-law.com; jpoklemba@cl-law.com Florida Bar No. 0899003 Cummings & Lockwood LLC P. O. Box 413032 Naples, FL 34101-3032 Telephone: (239) 262-8311 6460614.1.docx 12/16/2021 December 24, 31, 2021 21-02486C

ON THEM.
All other creditors of the decedent
and other persons having claims or de-
mands against decedent's estate must
file their claims with this court WITH-
IN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS
NOTICE.

ALL CLAIMS NOT FILED WITHIN
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TION 733.702 WILL BE FOREVER
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PERIODS SET FORTH ABOVE, ANY
CLAIM FILED TWO (2) YEARS OR
MORE AFTER THE DECEDENT'S
DATE OF DEATH IS BARRED.

The date of first publication of this
notice is December 24, 2021.

Personal Representative:
Joanna DeVito-Larson
587 Noe St
San Francisco, California 94114
Attorney for Personal Representative:
Blake P. Hampton
Florida Bar No. 99434
Hampton Law, PLLC
8931 Conference Dr., Suite 2
Fort Myers, Florida 33919
December 24, 31, 2021 21-02465C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2021-CP002763-0001-XX Division Krier IN RE: ESTATE OF LINDA J. GUYDOSIK Deceased. The administration of the estate of LIN- DA J. GUYDOSIK, deceased, whose date of death was August 17, 2021, is pending in the Circuit Court for Col- lier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 203, Naples, FL 34112. The name and address of the personal representative and the personal repre- sentative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de-

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

The date of first publication of this
notice is December 24, 2021.

Personal Representative:
PATRICIA JOY NG
Attorney for Personal Representative:
CARL SCHUSTER, ESQ.
Attorney for Personal Representative
Florida Bar Number: 017940
Greenspoon Marder LLP
200 E. Broward Blvd.,
Suite 1800
Fort Lauderdale, FL 33301
Telephone: (954) 491-1120
E-Mail: carl.schuster@gmlaw.com
Secondary E-Mail:
liz.lebin@gmlaw.com
48263052v1
December 24, 31, 2021 21-02453C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-003146 Division PROBATE IN RE: ESTATE OF GEORGE A. SCHLEGEL A/K/A GEORGE SCHLEGEL Deceased. The administration of the estate of GEORGE A. SCHLEGEL A/K/A GEORGE SCHLEGEL, deceased, whose date of death was July 1, 2021, 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 per- sonal representative and the personal representative's attorney are set forth below. All creditors of the Decedent and other persons having claims or de- mands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LAT- ER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICA- TION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO- TICE ON THEM. All other creditors of the Decedent and other persons having claims or de- mands against Decedent's estate must file their claims with this court WITH- IN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC- TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is December 24, 2021. Personal Representative: ROBERT A. SCHLEGEL 12712 Water Point Blvd. Windermere, Florida 34786 Attorney for Personal Representative: EMMA L. OSBORNE, ESQ. Florida Bar Number: 119499 BOND SCHOENECK & KING, PLLC 4001 Tamiami Trail N., Ste. 105 Naples, FL 34103 Telephone: (239) 659-3800 Fax: (239) 659-3812 E-Mail: eosborne@bsk.com Secondary E-Mail: msmith@bsk.com; eserviceff@bsk.com December 24, 31, 2021 21-02454C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-3446 Division Probate IN RE: ESTATE OF ERIC M. WEINER Deceased. The administration of the estate of Eric M. Weiner, deceased, whose date of death was November 2, 2021, is pending in the Circuit Court for Col- lier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 102, Naples, FL 34112-5324. The names and addresses of the per- sonal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or de-

SECOND INSERTION
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA. CIVIL DIVISION CASE NO. 112021CA0024730001XX U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CT, Plaintiff, vs. THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ERIC P. SCHRAMM, DECEASED, Defendant(s). TO: THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PART- IES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ERIC P. SCHRAMM, DECEASED RESIDENCES UNKNOWN YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Collier County, Florida: THE WEST 180 FEET OF TRACT 120, GOLDEN GATE ESTATES, UNIT NO. 68, AC- CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 90, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. has been filed against you and you are

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION Case No.: 21-CP-2958 IN RE: ESTATE OF PHILIP CHIARAMONTE JR., Deceased. The Administration of the Estate of Philip Chiaramonte Jr., deceased, whose date of death was May 22, 2021, Case No.: 21-CP-2958, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Clerk of the Circuit Court, Probate Department, 3315 Tamiami Trail East, Ste. 102, Na- ples, FL 34112-5324. The names and addresses of the Personal Representa- tive and that Personal Representative's attorney are set forth below. All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this Notice has been 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 SER- VICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and persons having claims or demands against the estate of the decedent must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 the first publication of this Notice is December 24, 2021. Malissa Harmon Personal Representative Jeffrey Perlow Attorney for the Personal Representative Fla. Bar # 354759 Naples, FL 34109 5425 Park Central Court Naples, Florida 34109 Phone: (239) 514-2910 Fax: 239-593-1169 December 24, 31, 2021 21-02488C

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

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

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

The date of first publication of this
notice is 12/24/2021.

Personal Representative:
Danielle Weiner
21695 Brixham Run Loop
Estero, Florida 33928
Attorney for Personal Representative:
Jeffrey R. Grant, Attorney
Florida Bar Number: 63918
Grant, Cottrell & Miller-Meyers, PLLC
5147 Castello Drive
Naples, FL 34103
Telephone: (239) 649-4848
Fax: (239) 643-9810
E-Mail: jeff@grantcottrell.com
Secondary E-Mail:
jennifer@grantcottrell.com
December 24, 31, 2021 21-02461C

required to serve a copy of your written
defenses, if any, to it on Diaz Anselmo
& Associates, P.A., Plaintiff's attorneys,
whose address is PO BOX 19519, Fort
Lauderdale, FL 33318, (954) 564-0071,
answers@dallgal.com, within 30 days
from first date of publication, and file
the original with the Clerk of this Court
either before service on Plaintiff's at-
torneys or immediately thereafter; oth-
erwise a default will be entered against
you for the relief demanded in the com-
plaint or petition.

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding, you
are entitled, at no cost to you, to the
provision of certain assistance. Please
contact the Administrative Services
Manager whose office is located at 3301
East Tamiami Trail, Bldg L, Naples, FL
34112, and whose telephone number is
(239) 252-8800, at least 7 days before
your scheduled court appearance, or
immediately upon receiving this notifi-
cation if the time before the scheduled
appearance is less than 7 days; if you are
hearing or voice impaired, call 711.
DATED on December 17, 2021.

Crystal K. Kinzel
As Clerk of the Court
(SEAL) By: Sam Martinez
As Deputy Clerk
Diaz Anselmo & Associates, P.A.
Plaintiff's attorneys
PO BOX 19519
Fort Lauderdale, FL 33318
(954) 564-0071
answers@dallgal.com
1460-174983 / ASF
December 24, 31, 2021 21-02479C

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY , FLORIDA PROBATE DIVISION File No.: 11-2021-CP-002604-0001-XX IN RE: THE ESTATE OF MARY T. McLOONE, Deceased. The administration of the estate of MARY T. McLOONE, deceased, File Number 11-2021-CP-002604-0001- XX, is pending in the Circuit Court for Collier County, Florida, Probate Divi- sion, the address of which is PO Box 413044, Naples, Florida 34101-3044. The names and addresses of the Per- sonal Representative and the Personal Representative's attorney are set forth below. All creditors of the Decedent and oth- er persons having claims or demands against decedent=s estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER- VICE 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, in- cluding unmatured, contingent or un- liquidated claims, must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. The date of first publication of this Notice is December 24, 2021. Kathleen Herrick, Personal Representative W326N6898 North Lake Drive Hartland, Wisconsin 53029 THOMAS G. ECKERTY, ESQUIRE Attorney for Personal Representative 12734 Kenwood Lane, Suite 89 Fort Myers, Florida 33907-5638 thomaseckerty@embarqmail.com Office: (239) 936-8338 Florida Bar No.: 310565 December 24, 31, 2021 21-02467C

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

“““

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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