

REAL ESTATE

Hammock Dunes condo sells for \$2.7 million

A condo in Hammock Dunes was the top real estate transaction for the week of July 14-20 in Flagler County in the Multiple Listing Service. Alfred and Cheryl Sweeney, of Dothan, Alabama, sold 7 Avenue de la Mer, Unit 1104, to Dorset Construction Inc., of Marietta, Georgia, for \$2.7 million. Built in 2003, the condo is a 4/4.5 and has 4,412 square feet.

WAYNE GRANT
REAL ESTATE EDITOR

Condo
Robert Cade, Stephen Cade and Emily Morrison, Individually and as trustee, sold 80 Surfview Drive, Unit 804, to Keven and Terri Kunze, of Palm Coast, for \$635,000. Built in 2003, the condo is a 3/2.5 and has 1,640 square feet.

Armand Beach
Wilbert and Theresa Berrios, of Palm Coast, sold 22 Mahoe Drive N. to Mark Dietel and Julia Rossi, of Bluffton, South Carolina, for \$1,012,500. Built in 2020, the house is a 3/3 and has an elevator and 2,567 square feet.

Belle Terre
Susan Antolik, of Bartlett, Illinois, and Milagros Olivo, of Palm Coast, sold 162 Bayside Drive to Theresa and James Reed, of Palm Coast, for \$492,500. Built in 1992, the house is a 4/3 and has a fireplace, swimming pool and 2,501 square feet.

Holiday Builders Inc., of Melbourne, sold 2 Parkway Drive to Edwin Ortiz, of Palm Coast, for \$256,990. Built in 2022, the house is a 3/2 and has 1,552 square feet.

Grand Haven
Raymond and Carla Wright, as trustees, sold 86 Southlake Drive to

Zhanetta Kaporovskaya, as trustee, for \$520,000. Built in 2008, the house is a 3/2 and has a swimming pool and 1,936 square feet. It sold in 2012 for \$242,000.

Jon Smith, as representative, sold 5 Crossbar Way to Jewel Czuchta, as trustee, for \$359,900. Built in 2004, the house is a 3/2 and has 1,760 square feet. It sold in 2020 for \$237,700.

Grand Reserve and Golf Club
George and Victoria Brown, of Bennington, Nebraska, sold 21 Birdie Way to Kristine Williams, of Bunnell, for \$419,900. Built in 2020, the house is a 3/2 and has 1,802 square feet.

Indian Trails
Arthur Robinson Jr., of Palm Coast, sold 22 Lakeside Place E. to Michael and Roxanne Herman, of Palm Coast, for \$460,000. Built in 1999, the house is a 4/3 and has a swimming pool and 2,633 square feet.

Lehigh Woods
Pamela and Stephen Castellano, of Jefferson Station, New York, sold 19 Rykill Way to FKH SFR LLP, of Marietta, Georgia, for \$370,000. Built in 2021, the house is a 4/2 and has 1,806 square feet.

Oceanside Acres
Victoria Munteer, of Palm Coast,



Courtesy photo

The top transaction was a condo in Hammock Dunes with four bedrooms, four bathrooms and a half-bath.

John Fanelli III, Michael Fanelli and Brandon Maupin sold 4 Faith Lane to Robert Cook, as trustee, for \$279,900. Built in 1975, the house is a 2/2 and has 1,021 square feet. It sold in April for \$136,700.

Palm Coast Plantation
John and Diane Hardos, of Palm Coast, sold 22 Riverwalk Drive S. to Davey and Donna Woodward, of Palm Coast, for \$630,000. Built in 2016, the house is a 3/2 and has 2,047 square feet.

Palm Harbor
FIN Homes LLC, of Jacksonville, sold 28 Claridge Court N. to Jon and Heather Cegielski, of Palm Coast, for \$642,500. Built in 1991, the house is a 3/2 and has a boat dock, boathouse and 2,542 square feet.

Joseph and Theresa McNeice, of Bohemia, New York, sold 26 Cole Place to David and Siobhan Dowdy, of Palm Coast, for \$599,000. Built in 1981, the house is a 4/3 and has a fireplace, swimming pool and 3,117 square feet. It sold in 2014 for \$265,000.

FIN Homes LLC, of Jacksonville, sold 33 Firtree Lane to William and Cinnamon Siegfried, of Palm Coast, for \$328,500. Built in 1978, the house is a 3/2 and has a fireplace and 1,519 square feet. It sold in April for \$230,000.

Mary Marino, of Palm Coast, sold 21 Park Place Circle to Victor and Susan Goforth, of Palm Coast, for \$394,000. Built in 2018, the house is a 3/2 and has 1,878 square feet. It sold in 2021 for \$248,300.

Pine Grove
Holiday Builders Inc., of Melbourne, sold 34 Pittwick Lane to Michael Flaar, of St. Augustine, for \$245,990. Built in 2022, the house is a 3/2 and has 1,284 square feet.

Pine Lakes
Michael and Yairi Leav, of Palm Coast, sold 10 Wayside Place to Joseph and Stacey Arzuaga, of Palm Coast, for \$699,000. Built in 2018, the house is a 5/4 and has a swimming pool and 3,305 square feet. It sold in 2021 for \$480,000.

Jesus and Adelfa Gonzalez sold 1 Whittle Place to Adriana Polanco and Walner Pena, of Palm Coast, for \$560,000. Built in 2020, the house is a 4/3 and has 2,427 square feet.

Nicholas and Kathleen Merino sold 71 White Hall Drive to Michael and Yairi Leav, of Palm Coast, for

RESIDENTIAL REAL ESTATE TRANSACTIONS JULY 14 - JULY 20

\$520,000. Built in 2020, the house is a 4/3 and has 2,306 square feet.

Quail Hollow
Frank Felber II and Frank Felber III, of Edgewater, sold 47 Kashmir Trail to Daniel and Linka Schroeder, as trustees, for \$460,000. Built in 2005, the house is a 5/3 and has a fireplace, swimming pool and 2,829 square feet. It sold in 2019 for \$240,000.

Sea Colony
Robert and Sandra Caccamo, of Palm Coast, as trustees, sold 23 Medford Drive to Joel and Wendi Oster, of Shawnee, Kansas, for \$540,000. Built in 1988, the house is a 4/2.5 and has 1,842 square feet. It sold in 2010 for \$225,000.

Seminole Woods
Robert and Christine Papile, of South Hastings, sold 20 Secretary Trail to Pedro Mencia of Queens, New York, for \$390,000. Built in 2004, the house is a 4/2 and has 2,255 square feet.

Stonebridge
Sharon Jackson, of St. Augustine, sold 403 Jasper Drive to Ralph and Julie Gifford, of Flagler Beach, for \$525,000. Built in 2014, the house is a 3/2 and has 1,885 square feet.

Toby Tobin, of gotoby.com, contributed to this report.



The house at 403 Jasper Drive sold for \$525,000.

Find your notices online at:
PalmCoastObserver.com,
FloridaPublicNotices.com and
BusinessObserverFL.com

PUBLIC NOTICES

THURSDAY, AUGUST 25, 2022

Additional Public Notices may be accessed on PalmCoastObserver.com and the statewide legal notice website, FloridaPublicNotices.com

FLAGLER COUNTY LEGAL NOTICES

FIRST INSERTION
This Instrument Prepared By/ Returned to: Michael J Posner, Esq., HUD Foreclosure Commissioner Ward Damon PL 4420 Beacon Circle West Palm Beach, Florida 33407 HECM#091-5216667 PCN:07-11-31-7064-00110-0150
NOTICE OF DEFAULT AND FORECLOSURE SALE
WHEREAS, on August 31, 2011, a certain Mortgage was executed by Thomas W. Divers as Mortgagor in favor of MetLife Home Loans which Mortgage was recorded September 9, 2011, in Official Records Book 1832, Page 1444 in the Office of the Clerk of the Circuit Court for Flagler County, Florida, (the "Mortgage"); and WHEREAS, the Mortgage was assigned to Champion Mortgage Company by Assignment recorded October 3, 2012 in Official Records Book 1896, Page 168, in the Office of the Clerk of the Circuit Court for Flagler County, Florida; and WHEREAS, the Mortgage was assigned to and is now owned by the Secretary, by Assignment recorded October 17, 2018 in Official Records Book 2312, Page 1906, in the Office of the Clerk of the Circuit Court for Flagler County, Florida; and WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (Marcia Fudge) (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and WHEREAS, the Mortgage is now owned by the Secretary; and WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that Mortgagor has abandoned the Property hereinafter defined and the Mortgage remains wholly unpaid as of the date of this Notice and no payment has been made to restore the loan to current status; and WHEREAS, the entire amount delinquent as of July 12, 2022 is \$219,568.08 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable; and WHEREAS, the Unknown Spouse of Thomas W. Divers may claim some interest in the property hereinafter described, as the surviving spouse in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and WHEREAS, Unknown Tenant(s) may

claim some interest in the property hereinafter described, as a/the tenant(s) in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and WHEREAS, the Secretary may have an interest in the property hereinafter described, pursuant to that Adjustable-Rate Home Equity Conversion Second Mortgage recorded September 9, 2011, in Official Records Book 1832, Page 1454 of the Public Records of Flagler County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on September 28, 2016 in Official Records Book 2160, Page 136 of the Public Records of Flagler County, Florida, notice is hereby given that on September 23, 2022 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:
Lot 15, Block 11, LAGUNA FOREST - SECTION 64 SEMINOLE WOODS AT PALM COAST, according to the map or plat thereof, as recorded in Map Book 18, Page(s) 36 through 43, inclusive, of the Public Records of Flagler County, Florida
Commonly known as: 34 Llama Trail, Palm Coast, Florida 32164
The sale will be held at 34 Llama Trail, Palm Coast, Florida 32164. The Secretary of Housing and Urban Development will bid \$219,568.08 plus interest from July 12, 2022 at a rate of \$33.45 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.
There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his/her/its pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.
When making their bids, all bidders except the Secretary must submit a deposit totaling ten (10%) percent of the bid amount in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of ten (10%) percent of the bid amount must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within

thirty (30) days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.
The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for fifteen (15) day increments for a fee equal to Five Hundred and NO/100 Dollars (\$500.00) per extension, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.
If the high bidder is unable to close the sale within, the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.
There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.
The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is the principal balance set forth above, together with accrued, unpaid interest, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertis-

ing costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.
Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.
Date: July 28 2022.
HUD Foreclosure Commissioner
By: Michael J Posner, Esquire
Ward Damon PL 4420 Beacon Circle West Palm Beach, Florida 33407 T:561.842.3000•F:561.842.3626 Direct: 561.594.1452
STATE OF FLORIDA COUNTY OF PALM BEACH) s: Sworn to, subscribed and acknowledged before me this 28 day of July 2022, by mean of [XX] physical presence or [] online notarization, Michael J Posner, HUD Foreclosure Commissioner who [XX] is personally known to me or [] produced as identification.
Notary Public, State of Florida (SEAL) NOTARY PUBLIC STATE OF FLORIDA Adrielly Mendonca Comm.:GG 949023 Expires: Jan. 20, 2024 Notary Public - State of Florida
Unless you, within thirty days of your receipt of this notice, dispute the validity of the debt claimed in this letter, or any portion of the debt, we will assume that the debt alleged in this letter is valid. If we receive notice from you within thirty days of your receipt of this notice that the debt claimed in this notice, or any portion of the debt, is disputed, we will obtain verification of the debt and will forward that verification to you. Also, upon request to us within thirty days of your receipt of this notice, we will provide the name and address of the original creditor of the debt claimed in this notice, if different from the United States Secretary of Housing and Urban Development
Aug. 25; Sept. 1, 8, 2022 22-00103G

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA
FILE NUMBER: 2022 CP 000545
IN RE: THE ESTATE OF: MICHAEL ARTHUR LINDSEY, also known as MICHAEL A. LINDSEY, Deceased.
The administration of the estate of MICHAEL ARTHUR LINDSEY, also known as MICHAEL A. LINDSEY, deceased, whose date of death was March 15, 2022, is pending in the Circuit Court for FLAGLER County, Florida, Probate Division; the address of which is 1769 East Moody Boulevard, Building 1, Bunnell, Florida 32110. 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 DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is August 25, 2022.
Personal Representative: KELLY DEWOLFE LINDSEY
85 Hidden Cove
Flagler Beach, Florida 32136
Attorney for Personal Representative: MELVIN D. STACK
EVERY & STACK
444 Seabreeze Blvd., Ste 1003
Daytona Beach, FL 32118
Telephone: (386) 255-1925
Facsimile: (386)255-9118
E-Mail: mel@melstack.com; aletha@melstack.com
Aug. 25; Sept. 1, 2022 22-00104G

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION
File No. 2022 CP 548
Division 48
IN RE: ESTATE OF RANDALL J. KUSIAK Deceased.
The administration of the estate of Randall J. Kusiak, deceased, whose date of death was June 10, 2022, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E. Moody Blvd. Bunnell, FL 32110. 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 DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is August 25, 2022.
Personal Representatives: Christopher Kusiak
1767 Glen Laurel Drive
Middleburg, Florida 32068
Brian Kusiak
10961 Burnt Mill Road, Apt.518
Jacksonville, Florida 32256
Attorney for Personal Representatives: Diane A. Vidal, Attorney
Florida Bar Number: 1008324
CHUMENTO LAW
145 City Place, Suite 301
Palm Coast, FL 32164
Telephone: (386) 445-8900
Fax: (386) 445-6702
E-Mail: DVIDal@legalteamforlife.com
Secondary E-Mail: Proserv@legalteamforlife.com
Aug. 25; Sept. 1, 2022 22-00105G

