

SECOND INSERTION

NOTICE OF PUBLIC HEARINGS TO CONSIDER THE IMPOSITION OF SPECIAL ASSESSMENTS PURSUANT TO SECTIONS 170.07 AND 197.3632, FLORIDA STATUTES, BY RADIANCE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF SPECIAL MEETING OF RADIANCE COMMUNITY DEVELOPMENT DISTRICT

In accordance with Chapters 170, 190 and 197, *Florida Statutes*, the Radiance Community Development District's ("District") Board of Supervisors ("Board") hereby provides notice of the following public hearings and public meeting:

NOTICE OF PUBLIC HEARINGS

DATE: Monday, September 26, 2022
 TIME: 11:00 AM
 LOCATION: Hilton Garden Inn at 55 Town Center Blvd., Palm Coast, FL 32164

The purpose of the public hearings announced above is to consider the imposition of special assessments ("Debt Assessments"), and adoption of assessment rolls to secure proposed bonds, on benefited lands within the District, and, to provide for the levy, collection and enforcement of the Debt Assessments. The proposed bonds secured by the Debt Assessments are intended to finance certain public infrastructure improvements, including, but not limited to, stormwater management, water and sewer utilities, landscape, irrigation, lighting, and other infrastructure improvements (together, "Project"), benefitting certain lands within the District. The Project is described in more detail in the *Master Engineer's Report*, dated August 4, 2022 ("Engineer's Report"). Specifically, the Project includes a Capital Improvement Plan to provide public infrastructure benefitting all lands within the District, as identified in the Engineer's Report. The Debt Assessments are proposed to be levied as one or more assessment liens and allocated to the benefited lands within various assessment areas, as set forth in the *Master Special Assessment Methodology Report*, dated August 22, 2022 ("Assessment Report"). At the conclusion of the public hearings, the Board will, by resolution, levy and impose assessments as finally approved by the Board. A special meeting of the District will also be held where the Board may consider any other business that may properly come before it.

The District is located entirely within the Flagler County, Florida, and consists of approximately 611 acres of land. The site is generally located between Interstate 95 and Old Kings Road South and shares a southern boundary with Korona Canal. A geographic depiction of the District is shown below. All lands within the District are expected to be improved in accordance with the reports identified above.

A description of the property to be assessed and the amount to be assessed to each piece or parcel of property may be ascertained at the "District's Office" located at c/o DPGF Management & Consulting LLC, 250 International Parkway, Suite 208, Lake Mary, Florida 32746 (321)263-0132, ext. 741. Also, a copy of the agendas and other documents referenced herein may be obtained from the District Office.

Proposed Debt Assessments

The proposed Debt Assessments are in the total principal amount of \$83,535,000 (not including interest or collection costs), and are as follows:

Product Type	Number of Units	ERU	Maximum Principal Bond Assessments	Maximum Annual Bond Assessments
Single Family	1,200	1.0	\$83,535,000	\$6,396,897

*Amount includes principal only, and not interest or collect costs
 **Amount includes estimated 3% County collection costs and 4% early payment discounts

The assessments may be prepaid in whole at any time, or in some instances in part, or may be paid in not more than thirty (30) annual installments subsequent to the issuance of debt to finance the improvements. These annual assessments will be collected on the County tax roll by the Tax Collector. Alternatively, the District may choose to directly collect and enforce these assessments.

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations because of a disability or physical impairment should contact the District Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager

RESOLUTION 2022-28

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE RADIANCE COMMUNITY DEVELOPMENT DISTRICT DECLARING SPECIAL ASSESSMENTS; DESIGNATING THE NATURE AND LOCATION OF THE PROPOSED IMPROVEMENTS; DECLARING THE TOTAL ESTIMATED COST OF THE IMPROVEMENTS, THE PORTION TO BE PAID BY ASSESSMENTS, AND THE MANNER AND TIMING IN WHICH THE ASSESSMENTS ARE TO BE PAID; DESIGNATING THE LANDS UPON WHICH THE ASSESSMENTS SHALL BE LEVIED; PROVIDING FOR AN ASSESSMENT PLAT AND A PRELIMINARY ASSESSMENT ROLL; ADDRESSING THE SETTING OF PUBLIC HEARINGS; PROVIDING FOR PUBLICATION OF THIS RESOLUTION; AND ADDRESSING CONFLICTS, SEVERABILITY AND AN EFFECTIVE DATE.

WHEREAS, the Radiance Community Development District ("District") is a local unit of special-purpose government organized and existing under and pursuant to Chapter 190, *Florida Statutes*; and

WHEREAS, the District is authorized by Chapter 190, *Florida Statutes*, to finance, fund, plan, establish, acquire, install, equip, operate, extend, construct, or reconstruct roadways, sewer and water distribution systems, stormwater management/earthwork improvements, landscape, irrigation and entry features, conservation and mitigation, street lighting and other infrastructure projects, and services necessitated by the development of, and serving lands within, the District; and

WHEREAS, the District hereby determines to undertake, install, plan, establish, construct or reconstruct, enlarge or extend, equip, acquire, operate, and/or maintain the portion of the infrastructure improvements comprising the District's overall capital improvement plan as described in the *Master Engineer's Report*, dated August 4, 2022 ("Project"), which is attached hereto as Exhibit A and incorporated herein by reference; and

WHEREAS, it is in the best interest of the District to pay for all or a portion of the cost of the Project by the levy of special assessments ("Assessments") using the methodology set forth in that *Master Special Assessment Methodology Report*, dated August 22, 2022, which is attached hereto as Exhibit B, incorporated herein by reference, and on file with the District Manager at c/o DPGF Management & Consulting LLC, 250 International Parkway, Suite 208, Lake Mary, Florida 32746 ("District Records Office");

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE RADIANCE COMMUNITY DEVELOPMENT DISTRICT:

1. **AUTHORITY FOR THIS RESOLUTION; INCORPORATION OF RECITALS.** This Resolution is adopted pursuant to the provisions of Florida law, including without limitation Chapters 170, 190 and 197, *Florida Statutes*. The recitals stated above are incorporated herein and are adopted by the Board as true and correct statements.

2. **DECLARATION OF ASSESSMENTS.** The Board hereby declares that it has determined to undertake the Project and to defray all or a portion of the cost thereof by the Assessments.

3. **DESIGNATING THE NATURE AND LOCATION OF IMPROVEMENTS.** The nature and general location of and plans and specifications for the Project are described in Exhibit A, which is on file at the District Records Office. Exhibit B is also on file and available for public inspection at the same location.

4. **DECLARING THE TOTAL ESTIMATED COST OF THE IMPROVEMENTS, THE PORTION TO BE PAID BY ASSESSMENTS, AND THE MANNER AND TIMING IN WHICH THE ASSESSMENTS ARE TO BE PAID.**

A. The total estimated cost of the Project is \$69,735,200 ("Estimated Cost").

B. The Assessments will defray approximately \$83,535,000, which is the anticipated maximum par value of any bonds and which includes all or a portion of the Estimated Cost, as well as other financing-related costs, as set forth in Exhibit B, and which is in addition to interest and collection costs. On an annual basis, the Assessments will defray no more than \$6,396,897 per year, again as set forth in Exhibit B.

C. The manner in which the Assessments shall be apportioned and paid is set forth in Exhibit B, as may be modified by supplemental assessment resolutions. The Assessments will constitute a "master" lien, which may be imposed without further public hearing in one or more separate liens each securing a series of bonds, and each as determined by supplemental assessment resolution. With respect to each lien securing a series of bonds, the special assessments shall be paid in not more than (30) thirty yearly installments. The special assessments may be payable at the same time and in the same manner as are ad-valorem taxes and collected pursuant to Chapter 197, *Florida Statutes*; provided, however, that in the event the uniform non ad-valorem assessment method of collecting the Assessments is not available to the District in any year, or if determined by the District to be in its best interest, the Assessments may be collected as is otherwise permitted by law, including but not limited to by direct bill. The decision to collect special assessments by any particular method - e.g., on the tax roll or by direct bill - does not mean that such method will be used to collect special assessments in future years, and the District reserves the right in its sole discretion to select collection methods in any given year, regardless of past practices.

5. **DESIGNATING THE LANDS UPON WHICH THE SPECIAL ASSESSMENTS SHALL BE LEVIED.** The Assessments securing the Project shall be levied on the lands within the District, as described in Exhibit B, and as further designated by the assessment plat hereinafter provided for.

6. **ASSESSMENT PLAT.** Pursuant to Section 170.04, *Florida Statutes*, there is on file, at the District Records Office, an assessment plat showing the area to be assessed with certain plans and specifications describing the Project and the estimated cost of the Project, all of which shall be open to inspection by the public.

7. **PRELIMINARY ASSESSMENT ROLL.** Pursuant to Section 170.06, *Florida Statutes*, the District Manager has caused to be made a preliminary assessment roll, in accordance with the method of assessment described in Exhibit B hereto, which shows the lots and lands assessed, the amount of benefit to and the assessment against each lot or parcel of land and the number of annual installments into which the assessment may be divided, which assessment roll is hereby adopted and approved as the District's preliminary assessment roll.

8. **PUBLIC HEARINGS DECLARED; DIRECTION TO PROVIDE NOTICE OF THE HEARINGS.** Pursuant to Sections 170.07 and 197.3632(4)(b), *Florida Statutes*, among other provisions of Florida law, there are hereby declared two public hearings to be held as follows:

NOTICE OF PUBLIC HEARINGS

DATE: Monday, September 26, 2022
 TIME: 11:00 AM
 LOCATION: Hilton Garden Inn at 55 Town Center Blvd., Palm Coast, FL 32164

The purpose of the public hearings is to hear comment and objections to the proposed special assessment program for District improvements as identified in the preliminary assessment roll, a copy of which is on file and as set forth in Exhibit B. Interested parties may appear at that hearing or submit their comments in writing prior to the hearings at the District Records Office.

Notice of said hearings shall be advertised in accordance with Chapters 170, 190 and 197, *Florida Statutes*, and the District Manager is hereby authorized and directed to place said notice in a newspaper of general circulation within Sumter County (by two publications one week apart with the first publication at least twenty (20) days prior to the date of the hearing established herein). The District Manager shall file a publisher's affidavit with the District Secretary verifying such publication of notice. The District Manager is further authorized and directed to give thirty (30) days written notice by mail of the time and place of this hearing to the owners of all property to be assessed and include in such notice the amount of the assessment for each such property owner, a description of the areas to be improved and notice that information concerning all assessments may be ascertained at the District Records Office. The District Manager shall file proof of such mailing by affidavit with the District Secretary.

9. **PUBLICATION OF RESOLUTION.** Pursuant to Section 170.05, *Florida Statutes*, the District Manager is hereby directed to cause this Resolution to be published twice (once a week for two (2) weeks) in a newspaper of general circulation within Sumter County and to provide such other notice as may be required by law or desired in the best interests of the District.

10. **CONFLICTS.** All resolutions or parts thereof in conflict herewith are, to the extent of such conflict, superseded and repealed.

11. **SEVERABILITY.** If any section or part of a section of this resolution is declared invalid or unconstitutional, the validity, force, and effect of any other section or part of a section of this resolution shall not thereby be affected or impaired unless it clearly appears that such other section or part of a section of this resolution is wholly or necessarily dependent upon the section or part of a section so held to be invalid or unconstitutional.

12. **EFFECTIVE DATE.** This Resolution shall become effective upon its adoption.
PASSED AND ADOPTED this 22nd day of August, 2022.

ATTEST: RADIANCE COMMUNITY DEVELOPMENT DISTRICT

Secretary/Asst. Secretary Chairman
 Exhibit A: *Master Engineer's Report*, dated August 4, 2022
 Exhibit B: *Master Special Assessment Methodology Report*, dated August 22, 2022



September 1, 8, 2022 22-00195F

SUBSEQUENT INSERTIONS

SECOND INSERTION

RADIANCE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2021/2022 BUDGET; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING. NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2022/2023 BUDGET; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

The Board of Supervisors ("Board") of the Radiance Community Development District ("District") will hold a public hearing on Monday, September 26, 2022 at 11:00 a.m. at Hilton Garden Inn - 55 Town Center Blvd., Palm Coast, FL 32164 for the purpose of hearing comments and objections on the adoption of the proposed budget ("FY 2022 Proposed Budget") of the District for the fiscal year ending September 30, 2022 ("Fiscal Year 2021/2022") and the proposed budget ("FY 2023 Proposed Budget", together with FY 2022 Proposed Budget, "Proposed Budget") of the District for the fiscal year ending September 30, 2023 ("Fiscal Year 2022/2023"). A regular board meeting of the District will also be held at that time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, c/o DPGF Management and Consulting, LLC, 250 International Parkway, Suite 208, Lake Mary, Florida 32746, (321) 263-0132 ("District Manager's Office"), during normal business hours, or by visiting the District's website at radiancecd.org, which is unavailable at this time.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.
 District Manager

September 1, 8, 2022 22-00197F

SECOND INSERTION

RADIANCE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM ASSESSMENTS

Notice is hereby given that the Radiance Community Development District ("District") intends to use the uniform method of collecting non-ad valorem assessments to be levied by the District pursuant to Section 197.3632, *Florida Statutes*. The Board of Supervisors of the District will conduct a public hearing on Monday, September 26, 2022 at 11:00 a.m. at Hilton Garden Inn - 55 Town Center Blvd., Palm Coast, FL 32164.

The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem assessments to be levied by the District on properties located on land included in, or to be added to, the District. The District may levy non-ad valorem assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District, to consist of, among other things, water management and control, water supply, sewer and wastewater management, roads, parks and recreational facilities, landscape/hardscape/irrigation, offsite roadway improvements, offsite utility extensions, and any other lawful projects or services of the District. Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the uniform method of collecting such non-ad valorem assessments. This hearing is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The public hearing may be continued to a date, time and location to be specified on the record at the hearing. There may be occasions when Supervisors or staff may participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in the hearing and/or meeting is asked to contact DPGF Management & Consulting LLC, 250 International Parkway, Suite 208, Lake Mary, Florida 32746 (321) 263-0132 ("District Manager's Office"), at least 48 hours before the hearing and/or meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at (800) 955-8770, who can aid you in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the hearing is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.
 David McInnes
 District Manager

September 1, 8, 15, 22, 2022 22-00198F

SECOND INSERTION

NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING OF THE BOARD OF SUPERVISORS OF THE RADIANCE COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within Radiance Community Development District ("District") the location of which is generally described as comprising a parcel or parcels of land containing approximately 610.72 acres, generally located between Interstate 95 and Old Kings Road South and shares a southern boundary with Korona Canal in Flagler County, Florida, advising that a meeting of landowners will be held for the purpose of electing five (5) person/people to the District's Board of Supervisors ("Board", and individually, "Supervisor"). Immediately following the landowners' meeting there will be convened a meeting of the Board for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board.

DATE: September 26, 2022
 TIME: 11:00 AM

PLACE: Hilton Garden Inn
 55 Town Center Blvd.,
 Palm Coast, FL 32164

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, c/o DPGF Management & Consulting, LLC, 250 International Parkway, Suite 208, Lake Mary, Florida 32746 ("District Manager's Office"). At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting.

The landowners' meeting and the Board meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for these meetings may be obtained from the District Manager's Office. There may be an occasion where one or more supervisors will participate by telephone.

Any person requiring special accommodations to participate in these meetings is asked to contact the District Manager's Office, at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office. A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based.

David McInnes
 District Manager

September 1, 8, 2022 22-00199F

SECOND INSERTION

NOTICE OF ACTION FOR Petition for Change of Name (Minor Child) IN THE CIRCUIT COURT OF THE 7 JUDICIAL CIRCUIT, IN AND FOR Flagler COUNTY, FLORIDA Case No.: 2022 DR 000760 Division: 47

Meghan Sarff, Petitioner and Donald Lee, Respondent. TO: Donald Lee Unknown

YOU ARE NOTIFIED that an action for Petition for Change of Name Minor Child has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Meghan Sarff, whose address is msarff28@gmail.com, on or before 10-01-22, and file the original with the clerk of this Court at 1769 E. Moody Blvd Bldg#1 Bunnell, FL 32110, 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.

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

Dated: 8/22/22. CLERK OF THE CIRCUIT COURT (SEAL) By: /s/ {Deputy Clerk} Sept. 1, 8, 15, 22, 2022 22-00106G

VOLUSIA COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2022 12006 PRDL Division 10 IN RE: ESTATE OF VIOLET MIRANDA A/K/A VIOLET MIRANDA LOPEZ Deceased.

The administration of the estate of Violet Miranda a/k/a Violet Miranda Lopez, deceased, whose date of death was May 22, 2022, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is P.O. Box 6043, DeLand, Florida 32721-6043. 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 September 8, 2022.

Personal Representative: Paige Papageorgiou

Attorney for Personal Representative: Cyrus Malhotra, Esq. Florida Bar No. 0022751 The Malhotra Law Firm 3903 Northdale Blvd., Suite 100E Tampa, Florida 33624 Telephone (813) 902-2119 Fax (727) 290-4044 E-Mail: filings@flprobatesolutions.com Secondary E-Mail: barrett@flprobatesolutions.com September 8, 15, 2022 22-00096I

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2022 11923 PRDL Division 10 IN RE: ESTATE OF LINDA ANN HALL Deceased.

The administration of the estate of LINDA ANN HALL, deceased, whose date of death was October 12, 2021, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is Post Office Box 6043, DeLand, FL 32721. 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 September 8, 2022.

Personal Representative: BONNIE S. ADAMS

164 Seminole Drive Ormond Beach, Florida 32176 Attorney for Personal Representative: GEORGE S. PAPPAS, Attorney Florida Bar Number: 224642 PAPPAS & RUSSELL PA 213 Silver Beach Avenue Daytona Beach, FL 32118 Telephone: (386) 254-2941 Fax: (386) 238-0350 E-Mail: gpappas@pappasrussell.com Secondary: jr@pappasrussell.com September 8, 15, 2022 22-00097I

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of The Seed of Life located at 553 Burreleigh Ave, in the City of Holly Hill, Volusia County, FL 32117 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 2nd day of September, 2022. Deborah Susswein September 8, 2022 22-00094V

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VOLUSIA COUNTY LEGAL NOTICES

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT IN AND
FOR VOLUSIA COUNTY, FLORIDA
CASE NO. 2019 11360 CIDL
UNITED STATES OF AMERICA
ACTING THROUGH RURAL
HOUSING SERVICE OR SUCCESSOR
AGENCY, UNITED STATES
DEPARTMENT OF AGRICULTURE
Plaintiff, v.
DONALD GLEN SNYDER A/K/A
DONALD G. SNYDER A/K/A
DONALD SNYDER; HAYLEY
MARIE CHAMBERS A/K/A HAYLE
MARIE CHAMBERS A/K/A HAYLEY
M. CHAMBERS A/K/A HAYLEY
CHAMBERS A/K/A HAYLEY SNYDER
A/K/A HAYLEY VENTURINI;
UNKNOWN SPOUSE OF HAYLEY
MARIE CHAMBERS A/K/A HAYLE
MARIE CHAMBERS A/K/A HAYLEY
M. CHAMBERS A/K/A HAYLEY
CHAMBERS A/K/A HAYLEY SNYDER
A/K/A HAYLEY VENTURINI;
UNKNOWN SPOUSE OF DONALD
GLEN SNYDER A/K/A DONALD G.
SNYDER A/K/A DONALD SNYDER;
UNKNOWN TENANT 2; UNKNOWN
SPOUSE OF DONALD GLEN SNYDER
A/K/A DONALD G. SNYDER A/K/A
DONALD SNYDER; UNKNOWN
SPOUSE OF HAYLEY MARIE
CHAMBERS A/K/A HAYLE MARIE
CHAMBERS A/K/A HAYLEY M.
CHAMBERS A/K/A HAYLEY
CHAMBERS A/K/A HAYLEY SNYDER
A/K/A HAYLEY VENTURINI;
UNKNOWN TENANT 1; UNKNOWN
TENANT 2; CLERK OF CIRCUIT
COURT VOLUSIA COUNTY,
FLORIDA; STATE OF
FLORIDA - DEPARTMENT OF
REVENUE; STATE OF FLORIDA,
DEPARTMENT OF REVENUE,
CHILD SUPPORT ENFORCEMENT;
RICHARD VENTURINI; VOLUSIA
COUNTY, A POLITICAL
SUBDIVISION OF THE STATE
OF FLORIDA
Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on March 05, 2020, and an Order Rescheduling Foreclosure sale entered on August 05, 2022, in this cause, in the Circuit Court of Volusia County, Florida, the office of Laura E. Roth, Clerk of the Circuit Court, shall sell the property situated in Volusia County, Florida, described as:

LOTS 69 TO 72, INCLUSIVE, 2ND ADDITION TO GLENWOOD PARK, A SUBDIVISION ACCORDING TO MAP IN MAP BOOK 7, PAGE 63, PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

a/k/a 1520 GAUDREY ST, DELAND, FL 32720-1905

at public sale, to the highest and best bidder, for cash, online at www.volusia.realforeclose.com, on September 29, 2022, beginning at 11:00 AM.

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

If you are a person with a disability who needs an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please contact Court Administration in advance of the date the service is needed: Court Administration, 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724 (386) 257-6096; Hearing or voice impaired, please call 711.

Dated at St. Petersburg, Florida this 26th day of August, 2022.
eXL Legal, PLLC
Designated Email Address:
efiling@exllegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
Isabel López Rivera
FL Bar: 1015906
1000004364
September 1, 8, 2022 22-000941

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
VOLUSIA COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2022-11924 PRDL
Division 10
IN RE: ESTATE OF
JEANENE BRADLEY GILLILAND,
Deceased.

The administration of the estate of JEANENE BRADLEY GILLILAND, deceased, whose date of death was June 26, 2022, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is P. O. Box 6043, DeLand, FL 32721-6043. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: September 1, 2022.

Signed on this 25th day of August, 2022.
SUSAN GILLILAND SCHANDEL

Personal Representative
1744 John Anderson Drive
Ormond Beach, FL 32176
ROBERT KIT KOREY, ESQUIRE
Attorney for Personal Representative
Florida Bar No. 147787
ROBERT KIT KOREY, P. A.
595 W. Granada Blvd., Suite A
Ormond Beach, FL 32184
Telephone: (386) 677-3431
Email: Kit@koreylawpa.com
Secondary Email:
Michele@koreylawpa.com
September 1, 8, 2022 22-000901

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT, IN AND FOR
VOLUSIA COUNTY, FLORIDA
CASE NO.: 2022 11196 CIDL
LAND TRUST #453 EDAN
INVESTMENTS GROUP LLC AS
TRUSTEE,
Plaintiff, vs.
THE ESTATE OF ALBERT G. LIPIRA,
deceased, and all others claiming by,
through and under THE ESTATE OF
ALBERT G. LIPIRA, deceased, AND
TRUST BANK f/k/a SUNTRUST
BANK,
Defendant.

TO: THE ESTATE OF ALBERT G. LIPIRA, deceased, and all others claiming by, through and under THE ESTATE OF ALBERT G. LIPIRA, deceased

YOU ARE NOTIFIED that an action to quiet the title on the following real property in Volusia County, Florida:

Lot (s) 30, 31 and 32, Block 32, Daytona Park Estates Section No. C, according to the map or plat thereof, as recorded in Plat Book 23, Page(s) 97A and 98, of the Public Records of Volusia County, Florida a/k/a 1380 2nd Ave DeLand, FL 32724.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on J.D. Manzo, of Manzo & Associates, P.A., Plaintiff's attorney, whose address is 4767 New Broad Street, Orlando, FL 32814, telephone number (407) 514-2692, on or before October 11, 2022, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

DATED this 24th day of August 2022.

Laura E Roth
Clerk of the Circuit Court
By: /s/ J. Beach
Deputy Clerk
Sept 1, 8, 15, 22, 2022 22-000931

SECOND INSERTION

NOTICE OF ACTION FOR
DISSOLUTION OF MARRIAGE
IN THE CIRCUIT COURT, SEVENTH
JUDICIAL CIRCUIT IN AND FOR
VOLUSIA COUNTY, FLORIDA
CASE NO.:2022-31284 FMCI
DIVISION:35

In Re: The Marriage of
Richard S Villa,
Petitioner and
Marcelina Herrera Rodriguez,
Respondent
TO: Marcelina Herrera Rodriguez
Unknown

YOU ARE HEREBY NOTIFIED that an action has been filed against you and that you are required to serve a copy of your written defenses, if any, on petitioner or petitioner's attorney: Brian Cantrell, Esq 200 Magnolia Avenue Daytona Beach, FL 32114 on or before October 10, 2022 and file the original with the Clerk of the Circuit Court at P. O. Box 6043, DeLand, FL 32721-6043 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.

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 Florida Family Law Form 12.915, Notice of Current Address.) Future papers in this lawsuit will be mailed to the address 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.

SECOND INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 10/7/2022 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109 1972 CHEV HS CF9589AF & CF98589BF . Last Tenants: DAVID JOHN BUNDOC and all unknown parties beneficiaries heirs . Sale to be at MHC CARRIAGE COVE LLC, 5 CARRIAGE COVE WAY, DAYTONA BEACH, FL 32119. 813-282-5925.
September 1, 8, 2022 22-00091V

REQUESTS FOR ACCOMMODATIONS BY PERSONS WITH DISABILITIES If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724, (386) 257-6096, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the appearance is less than 7 days; if you are hearing or voice impaired, call 711.

THESE ARE NOT COURT INFORMATION NUMBERS
SOLICITUD DE ADAPTACIONES PARA PERSONAS CON DISCAPACIDADES

Si usted es una persona con discapacidad que necesita una adaptación para poder participar en este procedimiento, usted tiene el derecho a que se le proporcione cierta asistencia, sin incurrir en gastos. Comuníquese con la Oficina de Administración Judicial (Court Administration), 101 N. Alabama Ave., Ste. D-305, DeLand, FL 32724, (386) 257-6096, con no menos de 7 días de antelación de su cita de comparecencia ante el juez, o de inmediato al recibir esta notificación si la cita de comparecencia está dentro de un plazo menor de 7 días; si usted tiene una discapacidad del habla o del oído, llame al 711.

ESTOS NUMEROS TELEFONICOS NO SON PARA OBTENER INFORMACION JUDICIAL
Dated: August 24, 2022.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
(SEAL) By: /s/C. Armon
Deputy Clerk

CL-0745-1912
Sept. 1, 8, 15, 22, 2022 22-000891

SECOND INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 9/16/2022 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109 1984 BARR HS FLF-2LAE20337261 & FLFL2BE20337261 . Last Tenants: MARY E. DE JAN and all unknown parties beneficiaries heirs . Sale to be at SUN HOLLY FOREST LLC, 1000 WALKER ST, HOLLY HILL, FL 32117. 813-241-8269.
September 1, 8, 2022 22-00093V

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FLAGLER COUNTY LEGAL NOTICES

SUBSEQUENT INSERTIONS

THIRD 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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022-12011 PRDL
Division 10
IN RE: ESTATE OF
MARY JANE KOSS,
Deceased.

The administration of the estate of MARY JANE KOSS, deceased, whose date of death was July 20, 2021, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is P. O. Box 6043, DeLand, FL 32721-6043. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: September 1, 2022.

Signed on this 5 day of August, 2022.

DAWN RICKARD
Personal Representative
7215 Waggoner Ranch Road
Odessa, TX 79765
R. KEVIN KOREY, ESQUIRE
Attorney for Personal Representative
Florida Bar No. 89108
ROBERT KIT KOREY, P. A.
595 W. Granada Blvd., Suite A
Ormond Beach, FL 32174
Telephone: (386) 677-3431
Email: Kevin@koreylawpa.com
Secondary Email:
Michele@koreylawpa.com
September 1, 8, 2022 22-000921

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022-12116-PRDL
Division 10
IN RE: ESTATE OF
MARTIN H. LESTER
Deceased.

The administration of the estate of Martin H. Lester, deceased, whose date of death was December 31, 2021, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 North Alabama Avenue, DeLand, Florida 32724. 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 September 1, 2022.

Personal Representative:
Lawrence D. Lester
3448 S. Taylor Ave., Apt. 4
Milwaukee, Wisconsin 53207
Attorney for Personal Representative:
Thomas J. Upchurch, Esquire
Florida Bar No. 0015821
Upchurch Law
1616 Concierge Blvd., Suite 101
Daytona Beach, Florida 32117
Telephone: (386) 492-3871
Email: service@upchurchlaw.com
2nd Email:
clutes@upchurchlaw.com
September 1, 8, 2022 22-000951

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FLAGLER COUNTY LEGAL NOTICES

SUBSEQUENT INSERTIONS

THIRD 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