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

JUNE 23 - JUNE 29, 2023

COLLIER COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-1823 Division Probate IN RE: ESTATE OF ROSEMARIE BOSSA

Deceased. The administration of the estate of Rosemarie Bossa, deceased, whose date of death was May 24, 2023, 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 de-

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL

CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

PROBATE DIVISION

File No.

11-2023-CP-001736-0001-XX IN RE: ESTATE OF

ELLEN E. SOFFEY

DECEASED

The administration of the estate of

Ellen E. Soffey, deceased, whose date

of death was April 28, 2023, is pending in the Circuit Court for Collier County,

Florida, Probate Division; File Number

11-2023-CP-001736-0001; 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

All creditors of the decedent and other persons, who have claims or demands

against decedent's estate, including un-

matured, contingent or unliquidated claims, and who have been served a

copy of this notice, must file their claims

with this court WITHIN THE LATER

OF THREE (3) MONTHS AFTER

attorney are set forth below.

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

> 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 June 23, 2023.

Personal Representative: Nancy J. Gibbs

23-01270C

1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 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 June 23, 30, 2023

TICE ON THEM.

WILL BE FOREVER BARRED.

DATE OF DEATH IS BARRED.

Personal Representatives:

Laura Spada 32 Maple Ave N

Westport, CT 06880

Albert Spada 32 Maple Ave N

Westport, CT 06880

Attorney for Personal Representative: Jamie B. Greusel, Esq.

Florida Bar No. 0709174

1104 North Collier Blvd

Marco Island, FL 34145

jamie@jamiegreusel.net

June 23, 30, 2023

239 394 8111

FIRST INSERTION

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No.: 112023CP0015200001XX IN RE: ESTATE OF CARIDAD MOLINA, Deceased.

The administration of the estate of CARIDAD MOLINA, deceased, whose date of death was March 3, 2022, is pending in the Circuit Court for COL-LIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 June 23, 2023.

Personal Representative: ALFREDO MOLINA, JR

1284 Verde Drive, #1 Naples, Florida 34105 Attorney for Personal Representative: RODOLFO SUAREZ, JR., ESQ.

Florida Bar Number: 013201 9100 S. Dadeland Blvd., Suite 1620 Miami, Florida 33156 Telephone: (305) 448-4244

E-Mail: rudy@suarezlawyers.com June 23, 30, 2023 23-01262C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

File No. 11-2023-CP-001735-0001-XX IN RE: ESTATE OF MADELYN MARIE PTAK Deceased.

The administration of the estate of Madelyn Marie Ptak, deceased, whose date of death was March 21, 2023, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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 June 23, 2023.

Personal Representative: Keith Ptak

7529 Carnegie Way Naples, Florida 34119 Attorney for Personal Representative: Renee E. Nesbit E-mail Addresses RNesbit@Nesbit-Law.com Florida Bar No. 75374 Renee E. Nesbit, Attorney At Law 8305 Laurel Lakes Way Naples, Florida 34119 Telephone: (239) 249-1072 June 23, 30, 2023 23-01255C

FIRST INSERTION

THE DATE OF THE FIRST PUBLICA-NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR TION OF THIS NOTICE OR THIRTY COLLIER COUNTY, FLORIDA (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-PROBATE DIVISION File No. 22-CP-1867 IN RE: ESTATE OF ALL CLAIMS NOT SO FILED

MARIAN DAVIS HARTNEY, Deceased.
The administration of the Estate of NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR MARIAN DAVIS HARTNEY (also known as MARIAN D. HARTNEY), deceased, whose date of death was May MORE AFTER THE DECEDENT'S THE DATE OF FIRST PUBLICA-7, 2022, is pending in the Circuit Court TION OF THIS NOTICE IS JUNE 23. for Collier County, Florida, Probate Division, the address of which 3315 Tamiami Trail East, Naples, Florida 34112. The names and addresses of the Personal Representative and the

> 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.

> Personal Representative's attorney are

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

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: June 23, 2023. Signed on this 16th day of June,

BONITA S. GALLEA **Personal Representative** 6101 Pelican Bay Blvd. #801

Naples, FL 34108 SUSAN NESBET-SIKUTA Attorney for Personal Representative Florida Bar No. 859001 Dentons Cohen & Grigsby P.C. 9110 Strada Place, Suite 6200

Naples, FL 34108 Telephone: (239) 390-1900 Email: susan.sikuta@dentons.com Secondary Email: shannon.haas@dentons.com June 23, 30, 2023 23-01282C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-1792 Division 02

IN RE: ESTATE OF SHERRY FRANKLIN MERTENS A/K/A SHERRY F. MERTENS Deceased.

The administration of the estate of Sherry Franklin Mertens a/k/a Sherry F. Mertens, deceased, whose date of death was April 9, 2023, 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 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 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

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 June 23, 2023.

Personal Representative: Bruce L. Mertens 401 Beechwood Drive

Richmond, Virginia 23229 Attorney for Personal Representative: James E. Kerr, Attorney Florida Bar Number: 521728 HENDERSON FRANKLIN STARNES & HOLT, P.A. 3451 Bonita Bay Boulevard, Suite 206 Bonita Springs, FL 34134 Telephone: (239) 344-1200 Fax: (239) 344-1559 E-Mail: james.kerr@henlaw.com June 23, 30, 2023 23-01269C

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File #23-CP-1623 IN RE: THE ESTATE OF LYNN LOUISE BOXWELL,

The administration of the estate of Lynn L. Boxwell, deceased, File Number 23-CP-1623, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County, Florida, 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, 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 3 MONTHS AFTER THE

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT.

IN AND FOR COLLIER COUNTY,

FLORIDA

PROBATE DIVISION

File #23-CP-1793

IN RE: THE ESTATE OF

URBAN RUDOLPH,

Deceased. The administration of the estate of

Urban Rudolph, deceased, File No.

2023-CP-1793, is pending in the Circuit

Court Collier County, Florida, Probate

Division, the address of which is Collier County Government Complex 3315 E.

Tamiami Trail N. 34112. The names and

DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

23-01263C

All other creditors of the decedent and other persons having claims or demands against decedent's estate. including unmatured, contingent, or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT SO FILED

WILL BE FOREVER BARRED. The date of first publication of this

Notice is June 23, 2023. Personal Representative:

Donn Cleland Attorney for Personal Representative:

Brian McNamara, Esq. McNamara Legal Services, P.A. Fla. Bar No.: 98022 5425 Park Central Court Naples, FL 34109 P: 239-204-4766 F: 239-204-4767 E: Brian@mcnamaralegalservices.com June 23, 30, 2023 23-01256C

3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

NOTICE OR 30 DAYS AFTER THE

DATE OF SERVICE OF A COPY OF

All other creditors of the decedent

and other persons having claims or

demands against decedent's estate, in-

cluding unmatured, contingent or unliquidated claims, must file their claims

with this court WITHIN 3 MONTHS

AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

WILL BE FOREVER BARRED.

Notice is June 23, 2023.

ALL CLAIMS NOT SO FILED

The date of first publication of this

THIS NOTICE ON THEM.

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FL PROBATE DIVISION

FILE NO. 2023-CP-001498 JUDGE: BRODIE IN RE: ESTATE OF DIETMAR MEYER, also known as DIETMAR E. MEYER,

DECEASED. The administration of the estate of Di-

etmar Meyer, also known as Dietmar E. Meyer (the "Decedent"), is pending mit Court for Co Florida, Probate Division, the address of which is: Clerk of the Circuit Court, Collier County Courthouse, Probate Division, 3315 Tamiami Trail East, Suite 102, Naples, FL 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's Estate on TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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 AF-

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

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

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S The date of first publication of this

notice is June 23, 2023. Ute Alber Meyer (also known as both **Ute C. Derossi and Ute C. Alber**)

4216 Kensington High Street Naples, Florida 34105 Personal Representative

Rachel L. Loiacono, Esq. Florida Bar No. 1044073 Rachel.Loiacono@quarles.com Kevin Carmichael, Esq. Florida Bar No. 848123 kevin.carmichael@quarles.com 1395 Panther Lane, Suite 300

Naples, FL 34109 Phone: 239-262-5959 Facsimile: 239-434-4999 Attorneys for Personal Representative QB\80957100.1 June 23, 30, 2023

NOTICE TO CREDITORS

(Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-1608 Division 02 IN RE: ESTATE OF

HARRIET J. MONSON

Deceased TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an been entered in the estate of Harriet J. Monson, deceased, File Number 2023-CP-1608, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112; that the decedent's date of death was August 24, 2022; that the total value of the estate is \$16,000.00 and that the name and address of those to whom it has been assigned by such order is:

Name Address Paul L. Monson, Trustee of The Harriet J. Monson Trust dated August 14, 2008 4118 Los Altos Court Naples, FL 34109 ALL INTERESTED PERSONS ARE

NOTIFIED THAT: All creditors of the estate of the

FIRST INSERTION 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. NOTWITH-STANDING ANY OTHER APPLI-CABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF

> The date of first publication of this Notice is June 23, 2023.

Person Giving Notice: Paul L. Monson 4118 Los Altos Court Naples, FL 34109 Attorney for Person Giving Notice:

Amanda Leigh Goodman, Attorney Florida Bar Number: 105169 Goodman Breen 3838 Tamiami Trail North, Suite 300 Naples, FL 34103 Telephone: (239) 403-3000 Fax: (239) 403-0010

Secondary E-Mail: gbprobate@gmail.com June 23, 30, 2023 23-01254C

OFFICIAL COURTHOUSE WEBSITES

manateeclerk.com sarasotaclerk.com **charlotte**clerk.com

Notes

leeclerk.org collierclerk.com

hillsclerk.com

pinellasclerk.org polkcountyclerk.net my**orange**clerk.com

pascoclerk.com

addresses of the personal representative and the personal representative's attor-Personal Representative: Brian McNamara, Esq. ney are set forth below. Attorney for Personal Representative: All creditors of the decedent and oth-Sebastian Nye-Schmitz, Esq. er persons having claims or demands Florida Bar No. 99072 against decedent's estate, including The Nye-Schmitz Law Firm P.A. unmatured, contingent or unliquidated 5425 Park Central Court, claims, on whom a copy of this notice Naples, FL 34109 is served must file their claims with Telephone: 239-210-5088 this court WITHIN THE LATER OF June 23, 30, 2023 23-01264C

FIRST INSERTION

FIRST INSERTION

NOTICE OF PUBLIC SALE: SWF TOWING gives notice that on 07/08/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 3047 TERRACE AVE STE A NAPLES FL 34104 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.

 $\rm JT8BD69S810149972\ 2001\ LEXS$ June 23, 2023 23-01280C

FIRST INSERTION

Notice is hereby given that JUAN ANTONIO ROSAS, OWNER, desiring to engage in business under the fictitious name of ROSAS'S HOME SERVICES located at 7025 SIERRA CLUB CIRCLE, APT. 6104, NAPLES, FLORIDA 33113 intends to register the said name in COLLIER county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. June 23, 2023 23-01281C

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 LabX Diagnostic Systems located at 5150 Tamiami Trl N, 301, in the County of Collier, in the City of Naples, Florida 34103 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples, Florida, this 16th day of June, 2023. PHYSICIANS TOXICOLOGY

LABORATORY, LLC

June 23, 2023

23-01267C

FIRST INSERTION

Notice of Self Storage Sale Please take notice Hide-Away Storage - Naples located at 1597 Pine Ridge Rd., Naples, FL 34109 intends to hold a sale to sell the property stored at the Facility by the below Occupant who is in default at an Auction. The sale will occur as an online auction via www. storagetreasures.com on 7/12/2023 at 10:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Van Pruce unit #02214. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

June 23, 30, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE: MORLEYS TOWING OF NAPLES gives notice that on 07/14/2023 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.

1C3CCBCG3EN191517 2014 CHRY 1GKKNNLS5JZ198483 2018 GMC 1HGCG1655WA053850 1998 HOND 3FAFP13P3YR259023 2000 FORD 5UXFE83517LZ41644 2007 BMW

PUBLISH YOUR LEGAL NOTICE

We publish all Public sale, Estate & Courtrelated notices

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf
- Simply email your notice to legal@ businessobserverfl.com



FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL

CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION Notice is hereby given that the undersigned Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on July 13, 2023, at eleven o'clock, a.m. in the lobby, on the first floor Atrium of the Courthouse Annex, Collier County Courthouse, Naples, Florida, offer for sale and sell at public outcry to the highest bidder for cash, the follow ing described property situated in Collier County, Florida, to-wit:

Unit No. E-203, CRANBROOK COLONY II, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1489, Pages 1513 through 1612, inclusive, Public Records of Collier County, Florida, TOGETH-ER WITH the exclusive right to use Parking Garage No. E-203, and Parking Space No. 54. (Property Address: 5924 Cran-

brook Way, Unit E-203, Naples, FL 34112)

pursuant to the order or final judgment entered in a case pending in said Court, the style of which is:

Cranbrook Colony Inc Janet A Holmes James H Holmes **Unknown Tenants** All Unknown Parties Secretary Of Housing And **Urban Development** Defendant(s)

And the docket number which is $11\hbox{-}2022\hbox{-}CC\hbox{-}001696\hbox{-}0001\hbox{-}XX.$

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

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

WITNESS my hand and official seal of said Court, this 19th of June, 2023. Crystal K. Kinzel

Clerk of the Circuit Court (SEAL) By: Krista Risch, Deputy Clerk Nichols, Jennifer Anne 850 Park Shore Dr Ste 300 Naples FL 341033587 649-6200, Attorney for Plaintiff

June 23, 30, 2023 23-01275C

FIRST INSERTION

Notice of public sale: DIXON TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 07/10/2023@ 10AM AT 1730 40 TH TERRACE SW NAPLES FL 34116-6036, PUR-SUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. DIXON TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS

2014 NTL vin#NTLDC756B414 2015 NTL vin# NTLTR2231415 23-01288C June 23, 2023

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that Sarah Nicole Yanez Vazquez / ITZY BITZY BABY GEAR INC will engage in business under the fictitious name BAYSIDE MAINTENANCE AND SERVICE, with a physical address 2153 SAN MARCO RD MARCO ISLAND. FL 34145, with a mailing address 2153 SAN MARCO RD MARCO ISLAND. FL 34145, and already registered the name mentioned above with the Florida Department of State, Division of Corporations. 23-01266C

June 23, 2023

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:

10550 Goodlette-Frank Rd. Naples FL 34109 on 07/11/2023 at 11:30AM

Household goods and clothing 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

Chloe Mancib -

the personal property. 23-01258C June 23, 30, 2023

FIRST INSERTION

COLLIER COUNTY

Prepared by and returned to: Jerry E. Aron, P.A. 801 Northpoint Parkway, Suite 64

West Palm Beach, FL 33407

NOTICE OF SALE Jerry E. Aron, P.A., having street address of 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407 is of HOLIDAY INN CLUB VACATIONS INCORPORATED, having a street address of 9172 S. John Young Parkway, Orlando, Fl. 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests:

Owner/Name Address Week/Un TODD M BALDERELLI 113 Week/Unit LITCHFIELD AVE, SOUTH-BRIDGE, MA 01550 EVEN/203 Contract # 6507701 EVEN/203 CONTRACT OF ANY AND SOLVEY I BROWN 5319 AVENUE T APT 2, BROOK-LYN, NY 11234 20 EVEN/705 Contract # 6520200 JUAN C. CELIS A/K/A JUAN CAR-LOS CELIS 11014 56TH AVE CORONA, NY 11368 46/303 Contract # 6542699 DARRELL ROBERT EDGAR and CLAU-DIA ANN EDGAR ST NW, RUSKIN, FL 33570 36 EVEN/401 Contract # 6231567 LEE HASHMAN and CONNIE SUE HASH-MAN 190 CRESTVIEW ACRES DR, SHINNSTON, WV 26431 40/203 Contract # 6563190 JOSSUE SANCHEZ MONTOYA 5216 AMPHORA AVE, MCKIN-NEY, TX 75070 49/406 Contract # 6544211 SUSAN LOUISE SHEVIAK and THOMAS WIL-LIAM BUCKLEY 5400 FLAT RUN RD, LOCUST GROVE, VA 22508 20/504 Contract # 6201036

Whose legal descriptions are (the "Property"): The above described WEEKS/ UNITS of the following described real

Week/unit as described above of of Sunset Cove Resort and Suites Condominium, a condominium according to the Declaration thereof recorded in Official Records Book 3698, Page 2185 of the Public Records of Collier County, Florida, and all amendments thereto if any, together with the remainder over in fee simple absolute, as tenant in common with the owners of Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condo-

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

The above described Owners have failed to make the payments as required by their promissory note and mortgage recorded in the Official Records Book and Page of the Public Records of Collier County, Florida. The amount secured by the Mortgage and the per diem amount that will accrue on the amount owed are stated below:

Name Mtg.- Collier County Clerk of Court Book/Page/Document # Amount Secured by Mortgage Per Diem

BALDERELLI 5436, 2241, 5454196 \$ 14,901.34 \$ 5.13 BROWN/BROWN 5460, 2234, 5486653 \$ 12,600.66 \$ 4.81 CELIS A/K/A JUAN CARLOS CELIS 5471, 2516, 5502351 \$ 33.241.83 \$ 11.78 EDGAR/ED-\$ 1.61 HASHMAN/HASHMAN 5530, 3683, 5583244 \$ 21,691.79 \$ 6.89 MONTOYA/MON-TOYA 5520, 2432, 5569729 \$ 40,154.65 \$ 14.52 SHEVIAK/ BUCKLEY 4999, 670, 4932541 \$ 13,179.98 \$ 4.30

Notice is hereby given that on July 25, 2023, at 11:00 a.m. eastern time at Regus, 4851 Tamiami Trail North, Suite 200, Naples, Florida 34103, the Trustee will offer for sale the above described Property.

In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorporated, at 407-477-7017 or 866-714-8679

, before you make any payment. An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club by sending payment of the amounts owed by money order, certified check, or cashier's check to Jerry E. Aron, P.A. at 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407, or with your credit card by calling Holiday Inn Club Vacations Incorporated at 407-477-7017 or 866-714-8679. at any time before the property is sold and a certificate of sale is issued.

A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes.

TRUSTEE: Jerry E. Aron, P.A. By: Print Name: Jennifer Conrad Title: Authorized Agent FURTHER AFFIANT SAITH

Sworn to and subscribed before me this June 20, 2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to me . Print Name: Sherry Jones NOTARY PUBLIC STATE OF

FLORIDA Commission Number: HH215271 My commission expires: 2/28/26 Notarial Seal

June 23, 30, 2023 23-012840

FIRST INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

January 9, 2023 Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in you defaulting on the Note/Mortgage.

TIMESHARE PLAN: SUNSET COVE RESORT

and SUITES CONDOMINIUM Week/Unit as described below of Sunset Cove Resort and Suites Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 3698 at Page 2185, of the Public Records of Collier County, Florida, and all amendments thereto if any, TOGETHER with the remainder over in fee simple absolute. as tenant in common with the owners of all Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condominium.

Contract Number: 6231567 DARRELL ROBERT EDGAR and CLAUDIA ANN EDGAR, ("Owner(s)"), 101 6TH ST NW, RUSKIN, FL 33570 /Week 36 EVEN in Unit No. 401/Principal Balance: \$4,544.54 / Mtg Doc

FIRST INSERTION

NOTICE OF PUBLIC SALE: NOTICE OF PUBLIC SALE: BALD EAGLE TOWING AND RECOVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/17/2023 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. WBAPH7C5XBE131320

2011 BMW 328I June 23, 2023 23-01286C You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period. additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc., at 866-714-8679.

Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form. exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the to the judicial foreclosure procedure only. The default may be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien.

Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. By: Jerry E. Aron, P.A., Trustee 801 Northpoint Parkway, Suite 64, West Palm Beach, FL 33407 June 23, 30, 2023 23-01273C

FIRST INSERTION

NOTICE OF PUBLIC SALE: NOTICE OF PUBLIC SALE: BALD EAGLE TOWING AND RECOVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 07/13/2023 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.

JHMFA3F23AS007692 2010 HONDA CIVIC HYBRID June 23, 2023 23-01287C

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION

11-2014-CA-002244-0001-XX

JPMorgan Chase Bank, National Association, Plaintiff, vs. GAETANO RAVANA AS CO TRUSTEE OF THE 5688 HAMMOCK ISLES DRIVE TRUST DATED MAY 16, 2006: JOANN DEBARTOLO AS CO TRUSTEE OF THE 5688 HAMMOCK ISLES DRIVE TRUST DATED MAY 16 2006; HAMMOCK ISLES ESTATES HOMEOWNERS' ASSOCIATION, INC.; HAMMOCK ISLES MASTER UNITED STATES OF AMERICA; THE UNKNOWN BENEFICIARIES OF THE 5688 HAMMOCK ISLES DRIVE TRUST, DATED MAY 16, 2006; THE VINEYARDS COMMUNITY ASSOCIATION, ${\bf INC.; VINEYARDS\ UTILITY,}$ INC; THOMAS C. RAVANA A/K/A UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND 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.; UNKNOWN PARTY #1, UNKNOWN PARTY **#2, UNKNOWN PARTY #3, AND** UNKNOWN PARTY #4, THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN

POSSESSION, NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed June 1, 2023 and entered in Case No. 11-2014-CA-002244-0001-XX, of the Circuit Court of the 20th Judicial Circuit in and for COLLIER County, Florida, wherein JPMorgan Chase Bank, Na-Association is Plaintiff and GAETANO RAVANA AS CO TRUST-EE OF THE 5688 HAMMOCK ISLES DRIVE TRUST DATED MAY 16, 2006; JOANN DEBARTOLO AS CO TRUSTEE OF THE 5688 HAM-MOCK ISLES DRIVE TRUST DAT-ED MAY 16 2006; THE UNKNOWN BENEFICIARIES OF THE 5688 HAMMOCK ISLES DRIVE TRUST, DATED MAY 16, 2006; THOMAS C. RAVANA A/K/A THOMAS RAVANA; ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES. GRANTEES, OR OTHER CLAIM-

ANTS.; UNKNOWN PARTY #1, UN-KNOWN PARTY #2, UNKNOWN PARTY #3, AND UNKNOWN PARTY THE NAMES BEING FICTI-TIQUS TO ACCOUNT FOR PARTIES IN POSSESSION; HAMMOCK ISLES ESTATES HOMEOWNERS' CIATION, INC.; HAMMOCK ISLES MASTER ASSOCIATION, INC.; THE UNITED STATES OF AMERICA; THE VINEYARDS COMMUNITY ASSOCIATION, INC.; VINEYARDS UTILITY, INC; are defendants. CRYS-TAL K. KINZEL, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash ON THE THIRD FLOOR LOBBY OF THE COURT-HOUSE ANNEX, at 3315 TAMIAMI TRAIL EAST, NAPLES in COLLIER County, FLORIDA 34112, at 11:00 A.M., on July 13, 2023, the following described property as set forth in said Final Judgment, to wit: LOT 50, BLOCK B, HAMMOCK

ISLES, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 40, PAGES 40 THROUGH 46, OF THE PUBLIC RECORDS OF COL-LIER COUNTY, FLORIDA. A/K/A 5688 HAMMOCK ISLES DRIVE, NAPLES, FLORIDA 34119

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. This notice is provided pursuant to Administrative Order No.2.065.

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

Dated this 20th day of June, 2023. Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380

Designated service email: notice@kahaneandassociates.com Submitted by: Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com

File No.: 18-00691 JPC V4.20190425 June 23, 30, 2023

FIRST INSERTION

Prepared by and returned to: Jerry E. Aron, P.A. 801 Northpoint Parkway, Suite 64 West Palm Beach, FL 33407

NOTICE OF SALE Jerry E. Aron, P.A., having street address of 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407 is the foreclosure trustee (the "Trustee") of HOLIDAY INN CLUB VACATIONS INCORPORATED, having a street address of 9172 S. John Young Parkway, Orlando, Fl. 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests: Owner/Name Address Week/Unit RICK CAMPBELL and RICKEY

JAMES EDWIN CAMPBELL 245 RIVER VALLEY CIRCLE # 1, SEVIERVILLE, TN 37862 29/404 Contract # M6810734 Whose legal descriptions are (the "Property"): The above described UNIT(S)/WEEK(S) of the following

described real property:
Week/unit as described above of Sunset Cove Resort and Suites Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 3698 at Page 2185, of the Public Records of Collier County, Florida, and all amendments thereto is any, TOGETH-ER with the remainder over in fee simple absolute, as tenant in common with the owners of all Timeshare Estates in the herein described Condominium parcel in that percentage interest determined and established by aforesaid Declaration of Condo-

The above-described Owners have failed to make the required payments of assessments for common expenses as required by the condominium documents. A claim of lien and assignment thereof in the amount stated below, and which will accrue the per diem amount stated below, were recorded in the offi- cial book and page of the public records of Collier County, Florida, as stated be-

Name Lien Doc # Official Records Collier County, FL Assign Doc # Official Records Collier County, Fl Lien Amt Per Diem

CAMPBELL/ CAMPBELL 6240216 6243813 \$4,451.52 \$ 0.00

Notice is hereby given that on July 25, 2023, at 11:00 a.m. eastern time at Regus, 4851 Tamiami Trail North, Naples, Florida 34103, the Trustee will offer for sale the above described Property.

In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorpo rated at 407-477-7017 or 866-714-8679 , before you make any payment.

An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club by sending payment of the amounts owed by money order, certified check, or cashier's check to Jerry E. Aron, P.A. at 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407, or with your credit card by calling Holiday Inn Club Vacations Incorporated at 407-477-7017 or 866-714-8679. at any time before the property is sold and a certificate of sale is issued.

A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes

TRUSTEE: Jerry E. Aron, P.A. By: Print Name: Jennifer Conrad Title: Authorized Agent FURTHER AFFIANT SAITH NAUGHT.

Sworn to and subscribed before me this 19th day of June, 2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to

Print Name: Sherry Jones NOTARY PUBLIC STATE OF FLORIDA Commission Number: HH215271

My commission expires: 2/28/26 Notarial Seal June 23, 30, 2023

Courthouse, 3315 Tamiami Trail East,

Naples, FL 34112, 11:00 a.m., on August

17, 2023, the following described prop-

erty as set forth in said Order or Final

GATE, UNIT 6, PER PLAT

THEREOF RECORDED AT PLAT BOOK 5, PAGE 124, PUB-

LIC RECORDS OF COLLIER

COUNTY, FLORIDA. ANY PERSON CLAIMING AN IN-

TEREST 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. THE COURT, IN

ITS DESCRETION, MAY ENLARGE

THE TIME OF THE SALE, NOTICE

OF THE CHANGED TIME OF SALE

SHALL BE PUBLISHED AS PROVID-

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

Pursuant to Florida Statute

45.031(2), this notice shall be published

twice, once a week for two consecutive

weeks, with the last publication being at

hearing or voice impaired, call 711.

DATED 6/15/23.

least 5 days prior to the sale.

By: s/Jeffrey M. Seiden, Esq.

Roy Diaz, Attorney of Record

Diaz Anselmo & Associates, P.A.

Jeffrey M. Seiden

Florida Bar No.: 57189

Florida Bar No. 767700

Attorneys for Plaintiff

499 NW 70th Ave.,

Suite 309

If you are a person with a disability

ED HEREIN.

Judgment, to-wit: LOT 9, BLOCK 219, GOLDEN

FIRST INSERTION

AMENDED NOTICE OF ACTION CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

CASE NO.: 11-2023-CA-000378 General Civil: Hon. Joseph G. Foster UNITED REALTY, LLC, a Florida Limited Liability Company Plaintiff(s), v.

HOWARD P. SMITH; ELLEN O. SMITH; EUEL MABRY; NINA F. MABRY; and ROB STONEBURNER AS TAX COLLECTOR FOR COLLIER COUNTY FLORIDA Defendant(s).

To the following Defendant: NINA F. MABRY (CURRENT RESIDENCE UNKNOWN)

YOU ARE HEREBY NOTIFIED that an action to Quiet Tax Title [Tax Deed File No. 22013] on the following described property:

Legal Description:

The West 150' of Tract 46 Unit 41, GOLDEN GATE ESTATES, according to the Plat thereof, as Recorded in Plat Book 7, Page 26, of the Public Records of Collier County, Florida. Parcel Identification Number (Vacant Land): 38784960001

Strap No.: 339700 46 22D32 has been filed against you and you are required to serve a copy of your written defense, if any to John Paul Arcia, Esq., at John Paul Arcia. P.A.. Attorney for Plaintiff, whose address is 175 S.W. 7th Street, Suite 2000, Miami. Florida. 33130. before July 13. 2023, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of 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.

This notice shall be published once a week for four consecutive weeks in the BUSINESS OBSERVER.

WITNESS my hand and seal of this Court at Collier County, Florida on this day of Jun 13, 2023.

CLERK OF COURT, COLLIER COUNTY By: Sameera Cox

As Deputy Clerk

John Paul Arcia, Esq. Attorney for Plaintiff John Paul Arcia, P.A. 175 S.W. 7th Street. Suite 2000 Miami, Florida 33130 service@arcialaw.com 786-429-0410 786-429-0411 (fax) June 23, 30; July 7, 14, 2023

23-01271C

AMENDED NOTICE OF ACTION CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO.: 11-2023-CA-000378 General Civil: Hon. Joseph G. Foster UNITED REALTY, LLC, a Florida **Limited Liability Company**

HOWARD P. SMITH; ELLEN O. SMITH; EUEL MABRY; NINA F. MABRY; and ROB STONEBURNER AS TAX COLLECTOR FOR COLLIER COUNTY FLORIDA Defendant(s).

To the following Defendant: EUEL MABRY (CURRENT RESIDENCE UNKNOWN)

an action to Quiet Tax Title [Tax Deed File No. 22013] on the following described property:

The West 150' of Tract 46 Unit 41, GOLDEN GATE ESTATES, according to the Plat thereof, as Recorded in Plat Book 7, Page 26, of the Public Records of Collier County, Florida. Parcel Identification Number (Vacant Land): 38784960001

has been filed against you and you are required to serve a copy of your written defense, if any to John Paul Arcia, Esq., at John Paul Arcia, P.A., Attorney for Plaintiff, whose address is 175 S.W. 7th Street, Suite 2000, Miami. Florida, 33130, before July 13. 2023, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of Court either before service on Plaintiff's Attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in

week for four consecutive weeks in the BUSINESS OBSERVER.

Court at Collier County, Florida on this day of Jun 13, 2023.

CLERK OF COURT, COLLIER COUNTY

> By: Sameera Cox As Deputy Clerk

John Paul Arcia, Esq.

786-429-0411 (fax)

23-01272C

FIRST INSERTION

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

FL.
CIVIL ACTION
Case No. 23-CA-1901
ANDREW J. RUBEN and NANCY L. RUBEN, as trustees of the Andrew J. Ruben and Nancy L. Ruben Revocable Trust dated July 30, 2021, Plaintiffs, vs.
GILBERT J. ERICKSON A/K/A

G.J. ERIKSON, ALL OTHERS CLAIMING BY, THROUGH, OR UNDER GILBERT J. ERICKSON A/K/A G.J. ERIKSON, GULF HARBOR CORPORATION, a dissolved Florida Corporation, and ALL OTHERS CLAIMING BY THROUGH, OR UNDER GULF HARBOR CORPORATION Defendants.

TO: GILBERT J. ERICKSON A/K/A G.J. ERIKSON, ALL OTHERS CLAIMING BY, THROUGH, OR UN-DER GILBERT J. ERICKSON A/K/A G.J. ERIKSON, GULF HARBOR COR-PORATION, a dissolved Florida Corporation, and ALL OTHERS CLAIMING BY THROUGH, OR UNDER GULF HARBOR CORPORATION... if alive, and if dead, and all unknown natural persons, if alive, and if dead or not known to be dead or alive, their several and respective unknown spouses, heirs, devisees, grantees, and creditors, or other parties claiming by, through, or under those unknown natural persons; and the several and respective unknown

FIRST INSERTION

NOTICE OF ACTION FOR

PETITION FOR DOMESTICATION

OF FOREIGN JUDGMENT

IN THE CIRCUIT COURT OF THE

TWENTIETH JUDICIAL CIRCUIT,

IN AND FOR COLLIER COUNTY, FLORIDA

FAMILY DIVISION

CASE NO.: 23-DR-943 IN RE: THE MARRIAGE OF:

PEREIRA

PEREIRA

CINTYA CISNEROS PACHECO

Petitioner/ Wife and FREDDY EDUARDO MONTANO

Respondent/ Husband TO: FREDDY EDUARDO MONTANO

YOU ARE HEREBY NOTIFIED

that an action For Petition of Dis-

solution Of Marriage with no Minor Children has been filed and that you

are required to sever a copy of your

written defense, if any, to it, to Hilda

Cenecharles, Attorney for Petitioner

whose address is: 5088 Beckton Road,

Ave Maria, Florida 34142, on or before July 19, 2023, and file the original with

the Clerk of this Court at: 3315 East Tamiami Trail, Naples, Florida 34112.

If you fail to do so, a default may be

entered against you for the relief de-

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

cuit Court's office notified of your cur-

rent address. (You may file Notice of

Current Address, Florida Supreme Court Approved Family Law Form

12.915.) Future papers in this lawsuit

will be mailed to the address on record

Family Law Rules of Procedure, re-

quires certain automatic disclosure of

documents and information. Failure to

comply can result in sanctions, including dismissal of striking of pleadings.

Court at Naples, Florida on this 14th

Witness my hand and the seal of said

As clerk, Circuit Court

As deputy clerk

23-01252C

Collier County, Florida

(Seal) By: Yliana Mirabal

WARNING: Rule 12.285, Florida

You must keep the Clerk of the Cir-

manded in the petition.

at the clerk's office.

day of June, 2023.

June 23, 2023

Clerk Name:

request.

Last Known Address: UNKNOWN

As Clerk of Court (Seal) By Bianca Fernandez Deputy Clerk

Robson D.C. Powers, Esq., 1714 Cape Coral Parkway East, Cape Coral, Florida 33904 June 23, 30; July 7, 14, 2023

FIRST INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR

COLLIER COUNTY, FL. CIVIL ACTION Case No.22-CA-1073

HABITAT FOR HUMANITY OF COLLIER COUNTY, INC., a Florida nonprofit corporation

Plaintiff, vs. PABLO ALFARO AND SAN JUAN ALFARO Defendants.

NOTICE IS GIVEN that, pursuant to the Order or Final Judgment entered in this cause in the Circuit Court of Collier County, Florida, Crystal K. Kinzel, the Clerk of Court for Collier County will sell the property situated in Collier

County, Florida, described as: LOT 71, CARSON LAKES PHASE II, according to the plat thereof, recorded in plat Book 39, Pages 77 and 78, Public Records of Collier County, Florida. Commonly known as: 3477 Carson Lakes Circle, Immokalee, Florida 34142

Parcel Identification Number 25377802547

The sale is scheduled to take place at 11:00 a.m. in the First Floor Multi-Purpose Room in Customer Service of the Courthouse Annex at 3315 Tamiami Trail E., Naples, FL 34112 on July 13, 2023. 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.

Dated this 23rd day of June, 2023. June 23, 30, 2023 23-01274C

FIRST INSERTION

NOTICE OF PUBLIC SALE: GETTING HOOKED TOWING gives notice that on 07/21/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 4344 ENTERPRISE AVE STE 5 NAPLES FL 34104 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

June 23, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE:

SWF TOWING gives notice that on

07/10/2023 at 08:00 AM the follow-

ing vehicles(s) may be sold by public

sale at 3047 TERRACE AVE STE A NAPLES FL 34104 to satisfy the lien

for the amount owed on each vehicle for

any recovery, towing, or storage services

charges and administrative fees allowed

1FTWW33F2YED53297 2000 FORD

23-01278C

pursuant to Florida statute 713.78.

June 23, 2023

WAULC68E25A034009 2005 AUDI

FIRST INSERTION

BAKERS TOWING & EMERGENCY SERVICES, INC. gives notice that on 06/30/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 2318 J AND C BLVD 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.

1FTNX20L73ED79173 2003 FORD June 23, 2023 23-01268C

FIRST INSERTION

NOTICE OF PUBLIC SALE: SWF TOWING gives notice that on 07/11/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 3047 TERRACE AVE STE A NAPLES FL 34104 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.

June 23, 2023

FIRST INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA.

CIVIL DIVISION CASE NO. 112021CA0000900001XX WILMINGTON SAVINGS FUND

SOCIETY, FSB, AS INDENTURE

TRUSTEE, FOR THE NRPL TRUST

M. ZETINO; LILIA GORDILLO; COLLIER REALTY MANAGEMENT

UNKNOWN PARTIES CLAIMING

INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED

DEFENDANT TO THIS ACTION,

OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR

INTEREST IN THE PROPERTY

NOTICE IS HEREBY GIVEN pursu-

ant to an Order or Summary Final

Judgment of foreclosure dated Febru-

ary 16, 2023 and an Order Resetting

Sale dated June 15, 2023 and entered

in Case No. 112021CA0000900001XX

of the Circuit Court in and for Collier

HEREIN DESCRIBED,

Defendant(s).

SERVICES, LLC; UNKNOWN

TENANT NO. 1; UNKNOWN

TENANT NO. 2: and ALL

lier County, Florida. Commonly known as: 1277 2019-3 MORTGAGE-BACKED NOTES, SERIES 2019-3, GRAND CANAL Drive, Naples, Plaintiff, vs. VICTOR ZETINO A/K/A VICTOR

Florida 34110 YOU ARE NOTIFIED that an action to Quiet Title has been instituted against you. YOU ARE REQUIRED to serve a copy of your written defenses, if any, to this action on Robson D.C. Powers Esq., whose address is 1714 Cape Coral Parkway East, Cape Coral, Florida 33904 on or before 30 days from first date of publication 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.

assigns, successors in interest, trustees;

and all claimants, persons or parties,

natural or corporate, or whose exact le-

gal status is unknown, claiming under

any of the above named or described de-

fendants or parties or claiming to have

any right, title, or interest in and to the

Lot 19, GULF HARBOR, in ac-

cordance with and subject to the plat recorded in Plat Book 4,

page 31, Public Records of Col-

property described as:

Date: Jun 21 2023

23-01289C

County, Florida, wherein WILMING-TON SAVINGS FUND SOCIETY, FSB, AS INDENTURE TRUSTEE, FOR THE NRPL TRUST 2019-3 MORTGAGE-BACKED NOTES, SE-RIES 2019-3 is Plaintiff and VICTOR ZETINO A/K/A VICTOR M. ZETINO; LILIA GORDILLO: COLLIER RE-ALTY MANAGEMENT SERVICES, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIM-

ING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED

DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DE-SCRIBED, are Defendants, CRYSTAL

the Courthouse Annex, Collier County

Fort Lauderdale, FL 33317 Telephone: (954) 564-0071 K KINZEL, Clerk of the Circuit Court. Facsimile: (954) 564-9252 will sell to the highest and best bidder for cash the lobby on the third floor of

Service E-mail: answers@dallegal.com 1491-177889 / TM1 23-01261C June 23, 30, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE: GETTING HOOKED TOWING gives notice that on 07/14/2023 at 08:00 AM the following vehicles(s) may be sold by public sale at 4344 ENTERPRISE AVE STE 5 NAPLES FL 34104 to satisfy the lien for the amount owed on each ve-

hicle for any recovery, towing, or storage services charges and administrative fees allowed pursuant to Florida statute

4T1BK36B07U201795 2007 TOYT June 23, 2023

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No: 23-CP-1729

IN RE: ESTATE OF Jimmy L. Pepper, Deceased.

The administration of the estate of Jimmy L. Pepper, deceased, whose date of death was May 8, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E. Ste. 102, Naples, Florida 34112. The names and addresses of the personal represen-tative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including $unmatured,\,contingent\,\,or\,\,unliquidated$ claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE

DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. The date of first publication of this

Notice is June 16, 2023. Personal Representative:

/s/ Jimmy F. Pepper 815 11th St NW Naples, Florida 34120

Attorney for Personal Representative: /s/Vito M. Roppo, Esq. Fla. Bar No. 0112153 Colosseum Counsel, PLLC 3811 Airport Pulling Road Suite 203

Naples, FL 34105 Vito@FightForMe.com

Telephone: (239) 631-8160 June 16, 23, 2023

23-01233C

THIRD INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE

20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY. FLORIDA Case No.: 2023-DR-1141

Division: FAMILY JESUS CACERES ANLLO, Petitioner, and FABIOLA YNGRID ARRAZOLA, Respondent.

TO: FABIOLA YNGRID ARRAZOLA UNKNOWN

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written

defenses, if any, to it on JESUS CACE-RES ANLLO, whose address is 2480 BAYSIDE ST on or before 6/30/2023, and file the original with the clerk of this Court at 3315 TAMIAMI TRAIL E NAPLES FL 34112 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the court to de-

cide how the following real or personal property should be divided: NONE Copies of all court documents in this

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,

this lawsuit will be mailed or e-mailed to the address(es) on record at the clerk's office. WARNING: Rule 12.285, Florida

documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: June 01 2023

CLERK OF THE CIRCUIT COURT (Seal) By: Yliana Mirabal

Deputy Clerk

741 EVERGLADES BLVD S NAPLES, FL 34117

HARBOUR CLUB Manager's Office, 9301 Gulf Shore Drive, Naples, FL 34108 on the 28th day of JUNE, 2023,

at 11:00 a.m., the following described

and all amendments thereto, if

Unit Number: Week Number:

106 211 16 307V 46 308V 309V

Address Amount due:

309V/46

Unit /Week Number(s) Winona D Leonard 2814 22nd Place Cape Coral, FL 33904

FIRST INSERTION

Plaintiff(s), v.

YOU ARE HEREBY NOTIFIED that

Legal Description:

Strap No.: 339700 46 22D32

the complaint. This notice shall be published once a

WITNESS my hand and seal of this

Attorney for Plaintiff John Paul Arcia, P.A. 175 S.W. 7th Street, Suite 2000 Miami, Florida 33130 service@arcialaw.com 786-429-0410

June 23, 30; July 7, 14, 2023

FIRST INSERTION NOTICE OF PUBLIC AUCTION/ SALE FOR NON-JUDICIAL \$1,96 from January 1, 2023 Sara G Smith TIMESHARE FORECLOSURE RE: VANDERBILT BEACH & 5003 E Yacht Drive HARBOUR CLUB CONDOMINIUM

ASSOCIATION, INC. COLLIER County, Florida Non-Judicial Timeshare foreclosure

process NOTICE IS HEREBY GIVEN that, pursuant to an action for non-judicial foreclosure of timeshare units on the Claim of Lien, which is dated May 18. 2022 and was recorded June 8, 2022 in the Official Records of Collier County, Florida at OR Book 6137, Page 1368 as Instrument Number 6264226, and the Claim of Lien which is dated February 7, 2023 and recorded February 20, 2023, in the Official Records of Collier County, Florida at OR Book 6217, Page $1031~\mathrm{as}$ Instrument Number 6365469and the Claim of Lien, which is dated March 14, 2022 and was recorded April 8, 2022 in the Official Records of Collier County, Florida at OR Book 6109, Page 2319 as Instrument Number 6232822, I will sell, to the highest and best bidder for cash, at VANDERBILT BEACH &

real property located in Collier County, Florida, to-wit: Unit Numbers and Week Numbers as set forth below in VANDERBILT BEACH & HAR-BOUR CLUB, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 968, Page 1096, of the Public Records of Collier County, Florida,

37, 39 46 512 TO: Owner(s)

\$3,969.20 with a per diem amount of

Oak Island, NC 28465 106/39 \$3,969.20 with a per diem amount of

\$1,96 from January 1, 2023

Charles L Crosby and Aline Lamply 19 Alpine Drive S Winter Haven, FL 33881 105/36

\$2,919.34 with a per diem amount of \$1,96 from January 1, 2023 106/37 \$2,919.34 with a per diem amount of \$1,96 from January 1, 2023 Malvern L Caswell and Dolores C Caswell individually and as Trustees of The Malvern L and Dolores C Caswell Joint

Trust Dated January 21, 2004 6148 Thorneycroft Drive Shelby Township, MI 48316 308V/46

\$4,053.59 with a per diem amount of \$1,96 from January 1, 2023 512/47\$4,053.59 with a per diem amount of \$1,96 from January 1, 2023 Marilyn A Twomey Estate of Marilyn A Twomey

All heirs and devisees of the Estate of

200 S Goodman Street Rochester, NY 14607 \$3,736.45 with a per diem amount of

Marilyn A Twomey

\$1,96 from January 1, 2023 307V/17 \$3,969.20 with a per diem amount of

\$1,96 from January 1, 2023 The assessment lien created by the Claims of Lien was properly created and authorized pursuant to the timeshare instrument and applicable law, and the amounts secured by said lien are as set

You may cure the default at any time

prior to the public auction by paying the amount due, as set forth in this notice, to the undersigned Trustee at the address set forth below. THOMAS L AVRUTIS, ESQUIRE TRUSTEE FOR VANDERBILT BEACH & HARBOUR CLUB CONDOMINIUM ASSOCIATION, 201 Fletcher Avenue, Second Floor Sarasota, FL 34237 Telephone (941) 955-7300 Facsimile (941) 953-7625

June 23, 30, 2023

23-01253C

NOTICE OF PUBLIC SALE:

FIRST INSERTION KEITH'S TOWING INC 903 ALACHUA ST IMMOKALEE, FL 34142 (239)657-5741 AUCTION DATE-JULY 10, 2023 @9AM 2006 DODGE 2D4GP44L46R669704 2002 GMC 1GTCS19W228244046 23-01276C June 23, 2023

 $1 FTBR1C81LKB10795\ 2020\ FORD$

23-01279C

case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon

Florida Supreme Court Approved Family Law Form 12.915.) Future papers in

Family Law Rules of Procedure, requires certain automatic disclosure of

RAISA M AYALA

June 9, 16, 23, 30, 2023 23-01192C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-1726 **Division PROBATE**

IN RE: ESTATE OF

GARY S. WOLVERTON

Deceased. The administration of the estate of GARY S. WOLVERTON, deceased, whose date of death was April 30, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Unit 102, Naples, Florida, 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must

NOTICE TO CREDITORS

IN THE TWENTIETH JUDICIAL

CIRCUIT COURT FOR COLLIER

COUNTY, FLORIDA

PROBATE DIVISION

File No. 112023CP0014950001XX

Division Probate

IN RE: ESTATE OF

TIMOTHY J. BRENNAN

Deceased.

The administration of the estate of

TIMOTHY J. BRENNAN, deceased,

whose date of death was March 14.

2023, is pending in the Circuit Court

for Collier County, Florida, Probate

Division, the address of which is 3315

Tamiami Trail East, Ste. 102, Naples, FL

34112-5324. The names and addresses

of the personal representative and the personal representative's attorney are

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

All other creditors of the decedent

OF THIS NOTICE ON THEM.

set forth below.

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 June 16, 2023.

Personal Representative: JOYCE M. WOLVERTON

5030 Ventura Court Naples, Florida 34109 Attorney for Personal Representative: Conrad Willkomm, Esq. Florida Bar Number: 697338 Law Office of Conrad Willkomm, P.A. 3201 Tamiami Trail North, Second Floor Naples, Florida 34103 Telephone: (239) 262-5303 Fax: (239) 262-6030

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

JULIE BRENNAN FULLER,

Petitioner

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is June 16. 2023

TRIPP SCOTT, P.A.

Attorneys for the Petitioner

110 S.E. 6th Street, 15th FL

Fort Lauderdale, FL 33301

Email: cty@TrippScott.com

Email: vmg@trippscott.com

Florida Bar Number: 122653

Florida Bar Number: 66052

VICTOR M. GABUARDI

Email: ftlprobate@trippscott.com By: /s/ Victor M. Gabuardi, Esq.

Email: sjj@trippscott.com

CHRISTINE P. YATES

SCOTT J. JORDAN

Phone: (954) 525-7500

Fax: (954) 761-8475

Secondary E-Mail:

June 16, 23, 2023

SECOND INSERTION

kara@swfloridalaw.com

E-Mail: conrad@swfloridalaw.com 23-01226C

All creditors of the decedent and other persons having claims or demands against decedent's estate on

SECOND INSERTION

COLLIER COUNTY

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: 7/6/2023

June 16, 23, 2023

Sean Gray

Kitchen play set, other 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.

SECOND INSERTION

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

File No. 2023-CP-1706 Division: Probate IN RE: ESTATE OF OWEN MCGOURTY

Deceased.

The administration of the Estate of Owen McGourty, deceased, whose date of death was May 11, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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 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 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 June 16, 2023. Personal Representative: Michael W. McGourty

10099 Boca Circle Naples, Florida 34109 Attorney for Personal Representative: William M. Pearson, Esq., Attorney Florida Bar Number: 0521949 GUNSTER, YOAKLEY & STEWART, P.A. 5551 Ridgewood Drive, Suite 501 Naples, Florida 34108 Telephone: (239) 514-1000 Fax: (239) 594-7313 E-Mail: wpearson@gunster.com

Secondary E-Mail: dseymour@gunster.com

June 16, 23, 2023 23-01242C

FOURTH INSERTION

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

CASE NO.: 2022-CA-001677 CAROLYN A. PHILLIANS, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, AND/OR DEVISEES OF BERTA L. MANN OR ANYONE CLAIMING THROUGH HER. Defendants.

TO: WHITNEY L. MANN a/k/a WHITLEY L. MANN Last Known Address: 995 Partridge Circle, Apt. 102 Naples, Florida 34104 WHITNEY L. MANN a/k/a WHITLEY L. MANN Last Known Address: 2841 Gulfview Drive Naples, Florida 34102

and any unknown parties who are or may be interested in the subject matter of this action whose names and resi $dences, after \, diligent \, search \, and \, inquiry,$ are unknown to Plaintiff and which said unknown parties may claim as heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants claiming by, through, under or against the said Defendants either of them, who are not known to be dead or alive.

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, with regard to the quieting of title to certain real property located in Collier County, Florida, to wit:

Unit 81, BLUE SKY'S MOBILE HOME ESTATES, according to Exhibit "B" (Plot Plan) of the Master Proprietary Lease recorded in Official Records Book 1575, Pages 2295 through 2322,

inclusive, of the Public Records of Collier County, Florida. You are required to serve a copy of your written defenses, if any, to this action on PETER HUY, attorney for plaintiff. whose address is: HUY JACOB P.A., 6050 Collier Boulevard, Suite 132, Naples, Florida 34114. Your defenses need to be filed within 30 days after first publication, and file the original with the clerk of this court before service on the plaintiff or immediately thereafter. If you fail to do so, a default will be entered against you for the relief demanded in the petition.

WITNESS my hand and the seal of this court on May 25, 2023.

CLERK OF THE COURT By: Rozio Moran Deputy Clerk Attorney for Plaintiff Huy Jacob P.A.

6050 Collier Boulevard, Suite 132 Naples, Florida 34114 June 2, 9, 16, 23, 2023 23-01119C

and other persons having claims or demands against decedent's estate must Florida Bar Number: 1012150 #2643470v1-306935.0001file their claims with this court WITH-June 16, 23, 2023

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION

CASE NO. 11-2023-CA-001025-0001-XX U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2021-NR4, Plaintiff, vs. ALL UNKNOWN HEIRS,

CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOHN M. MACEK, DECEASED; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF KAREN M. MACEK, DECEASED; DAVID CHRISTIANSEN; NICOLE DUNNING; COLLIER COUNTY, FLORIDA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,

Defendant(s) To the following Defendant(s): ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOHN M. MACEK, DECEASED

(LAST KNOWN ADDRESS) 2619 53RD TER SW NAPLES, FLORIDS 34116 ALL UNKNOWN HEIRS, CREDI-TORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF KAREN M. MACEK, DECEASED

(LAST KNOWN ADDRESS) 2619 53RD TER SW NAPLES, FLORIDS 34116

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 6, BLOCK 208, GOLDEN GATE, UNIT 6 PART 1, AC-CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGES 1 THRU 7, INCLUSIVE, OF THE PUB-LIC RECORDS OF COLLIER COUNTY, FLORIDA. a/k/a 2619 53RD TER SW, NA-PLES, FLORIDA 34116

23-01213C

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Kahane & Associates, P.A., Attorney for Plaintiff, whose address is 1619 NW 136th Avenue, Suite D-220, Sunrise, FLORIDA 33323 on or before 30 days from first Day of publication, a date which is within thirty (30) days after the first publication of this Notice in the BUSINESS OBSERVER and file the original with the Clerk of this Court either before service on Plaintiff's attorney or imme-

will be entered against you for the relief demanded in the complaint. This notice is provided pursuant to

diately thereafter; otherwise a default

Administrative Order No.2.065. In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, Florida 34112, and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711

WITNESS my hand and the seal of this Court this 13 day of June, 2023. CRYSTAL K. KINZEL

As Clerk of the Court (SEAL) By Rozio Moran As Deputy Clerk

Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 21-00276 SPS V1.20140101 June 16, 23, 2023 23-01241C

Submitted by:

SECOND INSERTION

NOTICE OF DEFAULT AND FORECLOSURE SALE WHEREAS, on April 5, 2006, a certain Mortgage was executed by IRVIN J. BUXELL, JR. and CAROLE BUXELL f/k/a CAROLE L. WESTERFELD as mortgagor(s) in favor of American Reverse Mortgage, as mortgagee and was recorded on April 12, 2006, in Book 4016 and Page 3231 in the Official Records of Collier County, Florida; and

WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (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, pursuant to an assignment dated April 10, 2019, and recorded on April 11, 2019, in Book 5617 and Page 419 in the Official Records of Collier County, Florida; and

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that the property ceases to be the principal residence of a borrower for reasons other than death and not the principal residence of at least one other borrower, and the outstanding balance remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of July 21, 2023, is \$432,497,96; 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;

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 me as Foreclosure Commissioner, recorded on May 11, 2023 in Book 6246 and Page 195, notice is hereby given that on July 21, 2023 at 12:00 PM. EDT local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

BUILDING 3, UNIT 204, SUN-RISE CAY II. A CONDOMIN-IUM, ACCORDING TO THE DECLARATION OF CONDO-MINIUM THEREOF, AS RE-CORDED IN O.R. BOOK 2245, PAGE 1343, OF THE PUB-LIC RECORDS OF COLLIER COUNTY, FLORIDA, AS AMENDED BY THAT CER-TAIN AMENDMENT TO DEC-LARATION OF CONDOMINI-UM TO ADD PHASE 3 TO THE DECLARATION OF CONDO-MINIUM OF SUNRISE CAY II,

A CONDOMINIUM, RECORD-ED IN O.R. BOOK 2426, PAGE 1808, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. Commonly known as: 221 Sunrise Cay, #204, Naples, FL 34114. The sale will be held at the Collier County Courthouse, East Front Entrance, 3315 Tamiami Trail East, Na-

ples, FL 34112. The Secretary of Housing and Urban Development will bid \$432,497.96.

There will be no proration of taxes rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclo-

When making their bids, all bidders except the Secretary must submit a deposit totaling \$43,249.80 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$43,249.80 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 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 highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date 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 15-day increments for a fee of \$500.00, 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 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 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 scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner. in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$432,497.96 as of July 21, 2023, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising 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. Annalise Hayes DeLuca, Esq.,

FBN:116897 Audrey J. Dixon, Esq., FBN: 39288 Ashlev Elmore Drew, Esq., FBN: 87236 MCMICHAEL TAYLOR GRAY, LLC Foreclosure Commissioner 3550 Engineering Drive, Suite 260

Peachtree Corners, GA 30092 Phone: 404.474.7149 Fax: 404.745.8121 Email: ServiceFL@mtglaw.com Prepared by: McMichael Taylor Gray, LLC

Record and Return to: McMichael Taylor Gray, LLC 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 File No. FL2023-00085 23-01204C June 16, 23, 30, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2023-CP-0011719-0001-XX Division Probate

IN RE: ESTATE OF CAROL JEAN KRIEBL.

Deceased.

The administration of the estate of Carol Jean Kriebl, deceased, whose date of death was May 13, 2023, 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, mailing address: P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representatives 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 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 June 16, 2023.

Personal Representatives: Karen J. Kriebl 1826 Kings Lake Blvd. #104 Naples, Florida 34112 Jennifer Kriebl 225 Chadbourne Way, Oakland, California 94619 Olivia Kriebl

338 Warren Ave. San Leandro, California 94577 June 16, 23, 2023 23-01238C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO. 23-CP-1708

IN RE: ESTATE OF JANET KNIGHT TUNSTALL, Deceased.

The administration of the estate of JANET K. TUNSTALL, deceased, whose date of death was April 9, 2023, 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 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 June 16, 2023.

JOSEPH E. CLEVELAND, representative for FINEMARK NATIONAL BANK & TRUST

10010 Coconut Road Estero, Florida 34135 DAVID R. PASH Florida Bar No. 484679 Email: dpash@wga-law.com Alternate Email: pleadings@wga-law.com EDWARD E. WOLLMAN Florida Bar No. 0618640 Email: ewollman@wga-law.comAlternate Email: pleadings@wga-law.com Attorneys for Personal Representative WOLLMAN, GEHRKE & ASSOCIATES, PA 2235 Venetian Court, Suite 5 Naples, FL 34109 Telephone:239-435-1533 Facsimile: 239-435-1433 23-01215C June 16, 23, 2023

SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, Probate Division File No. 23-CP-000459 IN RE: ESTATE OF GEORGE G. THOMPSON, deceased.

The administration of the testate estate $of\,GEORGE\,G.\,THOMPSON, deceased,$ whose date of death was October 30, 2022, File Number 23-CP-000459, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3301 Tamiami Trail East, P.O. Box 413044, Naples, Florida 34101-3044. The name and address of the personal representative and the personal representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this Notice to Creditors is June 16,

Leslee A. Thompson Personal Representative of the estate of $\operatorname{George}\nolimits G.$ Thompson 1127 Vernon Place,

Marco Island, FL 34145 Brian J. Downey, Esq. FL Bar Number: 0017975 BRIAN J. DOWNEY, P.A. Attorney for Personal Representative 14090 Metropolis Ave., #205 Fort Myers, Florida 33912 239-321-6690 June 16, 23, 2023 23-01221C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION CASE NO: 2023-CP-001632 IN RE: THE ESTATE OF:

THOMAS URIAH MURPHY a/k/a THOMAS U. MURPHY, DECEASED.

The Administration of the Estate of THOMAS URIAH MURPHY a/k/a THOMAS U. MURPHY, Deceased, Case No. 2023-CP-001632, is pending in the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are

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 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 demands 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER BARRED.

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

The date of the first publication of this Notice is June 16, 2023.

Personal Representative RITA ANN MURPHY c/o Christopher E. Mast, Esquire Christopher E. Mast. P.A.

1059 5th Avenue North Naples, Florida 34102 Counsel for Personal Representative: Christopher E. Mast, P.A. By: /s/ Christopher E. Mast Christopher E. Mast, Esquire Florida Bar No: 0858412 1059 5th Avenue North Naples, Florida 34012-5818 239/434-5922 June 16, 23, 2023 23-01214C SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION

FILE NO.:23-CP-1526 IN RE: THE ESTATE OF PETER AIRD KILL

Deceased. The administration of the estate of PETER AIRD KILL, deceased, File Number 23-CP-1526, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth

All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served within three months after the date of the first publication of this notice must file their claims with this Court WITHIN THE LATER OF THREE (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 persons having claims or demands against the estate of decedent, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME 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 June 16, 2023.

CHARLES E. NEELD, III Personal Representative

123 Lighthouse Drive Jupiter, FL 34469 PHILLIP A. ROACH Attorney for Personal Representative Fla Bar No. 0765864 28179 Vanderbilt Drive, Suite 1 Bonita Springs, Florida 34134 239-992-0178

June 16, 23, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-001640

IN RE: ESTATE OF CHARLENE A. PROSNIK, Deceased.

The administration of the estate of CHARLENE A. PROSNIK, deceased, whose date of death was April 30, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or 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 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 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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH FLORIDA STATUTES 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 June 16, 2023.

Personal Representative: JASON J. PROSNIK 947 Riverbend Avenue

Powell, Ohio 43065 Attorney for Personal Representative: GEENA G. KANDEL Florida Bar Number: 1019226 Roetzel & Andress LPA 999 Vanderbilt Beach Road, Suite 401 Naples, FL 34108 Telephone: (239) 649-6200 Facsimile: (239) 261-3659 E-mail: gkandel@ralaw.com E-mail: serve.gkandel@ralaw.com June 16, 23, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-1529

Division PROBATE IN RE: ESTATE OF MARY F. KRAVEC Deceased.

The administration of the estate of MARY F. KRAVEC, deceased, whose date of death was March 1, 2023, is pending in the Circuit Court for COL-LIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102 Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or 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 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

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 June 16, 2023. Personal Representative: ADAM KRAVEC

Strongsville, OH 44149 Attorney for Personal Representative: /s/ Nikki A. Uri NIKKI A. URI, Attorney Florida Bar Number: 0670367 P.O. Box 110145 NAPLES, FL 34108 Telephone: (239) 287-1753 E-Mail: nikkiauri@yahoo.com Secondary E-Mail: lexi@nikkiurilaw.com June 16, 23, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-1685 **Division Probate** IN RE: ESTATE OF ELEANORE T. LEIGH

Deceased. The administration of the estate of Eleanore T. Leigh, deceased, whose date of death was March 3, 2023, 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

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 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 June 16, 2023.

Personal Representative: Anthony Murray Leigh, Jr. 601 Broadwater Way, Box 29

Gibson Island, MD 21056 Attorney for Personal Representative: Arlene F. Austin, P.A. Arlene F. Austin, Attorney Florida Bar Number: 829470 6312 Trail Blvd. Naples, FL 34108 Telephone: (239) 514-8211 Fax: (239) 514-4618 E-Mail: afaustin@afaustinpa.com Secondary E-Mail:

jessica@arlenefaustinpa.com

June 16, 23, 2023 23-012090

SECOND INSERTION

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

CASE NO. 11-2021-CA-002412-0001-XX CARRINGTON MORTGAGE SERVICES, LLC, THE UNKNOWN HEIRS.

BENEFICIARIES, DEVISEES, GRANTEES, ASSÍGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWARD O.

JESSUP, DECEASED, et al. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure

11-2021-CA-002412-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, wherein CARRINGTON MORTGAGE SERVICES, LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVI-LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWARD O. JESSUP, DECEASED; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY HOUSING AND URBAN DEVELOPMENT; FOUNDATION FINANCE COM-PANY, LLC; BRIAN EDWARD JES-SUP: MICHAEL EDWARD JESSUP: STATE OF FLORIDA DEPARTMENT OF REVENUE; KENDALL MARIE PIETT are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on July 20, 2023, the following described property as set forth

in said Final Judgment, to wit: THE LAND REFERRED TO HEREIN BELOW IS SITU-ATED IN THE COUNTY OF COLLIER, STATE OF FLOR-IDA, AND IS DESCRIBED AS FOLLOWS: LOT 20, BLOCK

HOW TO

PUBLISH YOUR

174, GOLDEN GATE UNIT NO. 5, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 117 THROUGH 123 OF THE PUB-LIC RECORDS OF COLLIER COUNTY, FLORIDA. Property Address: 5337 19TH AVENUE SW, NAPLES, FL

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section

IMPORTANT

AMERICANS WITH DISABILITIES ACT. 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 (see web site) 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, email crice@ca.ciis20.org

Dated this 12 day of June, 2023. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC

Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 23-01232C June 16, 23, 2023

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-575 IN RE: ESTATE OF LENA KAYE BIANCUZZO

Deceased.

The administration of the estate of Lena Kaye Biancuzzo, deceased, whose date of death was January 26, 2023, 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 de-

SECOND INSERTION

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 June 16, 2023.

Personal Representative: **Kevin Lucas**

315 Spotts Rd. Glen Campbell, Pennsylvania 15742 Attorney for Personal Representative: Amy Meghan Neaher, Esq

Florida Bar Number: 190748 6313 Corporate Court, Ste. 110 Fort Myers, Florida 33919 Telephone: (239) 785-3800 Fax: (239) 224-3391 E-Mail: aneaher@neaherlaw.com Secondary E-Mail: mhill@neaherlaw.com

June 16, 23, 2023 23-01234C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY,

FLORIDA PROBATE DIVISION CASE NUMBER: 112023CP0005710001XX IN RE: THE ESTATE OF ANN MARIE O'NEIL,

The estate of ANN MARIE O'NEIL, deceased, File Number: 112023CP0005710001XX, is pending in the Circuit Court for Collier, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples Florida 34112-5324. The name and address of the attorney for the estate and the Personal Representative are set forth below.

All creditors of the decedent and other 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 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent

and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

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 June 16, 2023.

Personal Representative: MELANIÉ K. SOETY

Attorney for the Estate: DAVID A. SILVERSTONE, P.A. Attorney for Personal Representative 800 SE Third Ave. #300 Fort Lauderdale, FL 333167 (954) 367-0770 david@dsilverstone.com By: /S/ David A. Silverston David A. Silverston Fla. Bar No. 862096

June 16, 23, 2023 23-01216C

an action has been commenced to fore-

close a mortgage on the following real

property, lying and being and situated

in Collier County, Florida, more par-

THE WEST 180 FEET OF TRACT

70, GOLDEN GATE ESTATES, UNIT 88, ACCORDING TO PLAT

THEREOF AS RECORDED IN

PLAT BOOK 5, PAGE 27, OF THE PUBLIC RECORDS OF COLLIER

more commonly known as 2961

28th Avenue Southeast, Naples, FL

This action has been filed against you

and you are required to serve a copy of

your written defense, if any, upon LOGS

LEGAL GROUP LLP, Attorneys for

Plaintiff, whose address is 2424 North

Federal Highway, Suite 360, Boca Ra-

ton, FL 33431, within thirty (30) days

after the first publication of this notice

and file the original with the clerk of

this Court either before with service

on Plaintiff's attorney or immediately

thereafter; otherwise a default will be

entered against you for the relief de-

If you are a person with a disability

who needs any accommodation to par-

ticipate in this proceeding, you are en-

titled, 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 ap-

pearance, or immediately upon receiv-

ing this notification of the time before

the scheduled appearance is less than

7 days. If you are hearing or voice im-

Court on the 9th day of June, 2023.

WITNESS my hand and seal of this

Crystal K. Kinzel

Deputy Clerk

Circuit and County Courts

(SEAL) By: Beata Gruca

manded in the Complaint.

ticularly described as follows:

COUNTY, FLORIDA.

SECOND INSERTION

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY

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

CIVIL DIVISION Case #: 112022CA0016580001XX Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. Plaintiff, -vs.-

Michael Douglas Marolla a/k/a Michael D. Marolla; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Michael Ray Marolla a/k/a Michael R. Marolla a/k/a Michael Marolla, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Unknown Spouse of Michael Douglas Marolla a/k/a Michael D. Marolla; Collier County, Florida; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living and all Unknown Parties claiming by, through, under and against the above named Defendant(s)

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Michael Ray Marolla a/k/a Michael R. Marolla a/k/a Michael Marolla, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s): LAST KNOWN ADDRESS: UN-KNOWN

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, tors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents

LOGS LEGAL GROUP LLP,

Attorneys for Plaintiff, 2424 North Federal Highway, Suite 360, Boca Raton, FL 33431

22-326952 FC01 RFT 23-01231C June 16, 23, 2023

or e-mail legal@businessobserverfl.com

YOU ARE HEREBY NOTIFIED that

CALL 941-906-9386

and select the appropriate County name from the menu option

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

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 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

4477

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

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 breakeven 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:

- l. 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 induding 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 istence 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 Con-

gress, 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

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.