

## COLLIER COUNTY LEGAL NOTICES

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **Case No.: 23-CP-3417** **IN RE: THE ESTATE OF BENNETT STANLEY BERMAN, Deceased.**

The administration of the estate of BENNETT STANLEY BERMAN, deceased, whose date of death was October 15, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is P.O. Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 15, 2023.

**MARDELLE L. BERMAN**  
**Petitioner**

LISA B. GODDY  
Florida Bar No. 507075  
Email: lgoddy@wga-law.com  
Alternate Email:  
pleadings@wga-law.com  
DAVID R. PASH  
Florida Bar No. 484679  
Email: dpash@wga-law.com  
Alternate Email:  
pleadings@wga-law.com  
WOLLMAN, GEHRKE & ASSOCIATES, PA  
Attorneys for Petitioner  
2235 Venetian Court, Suite 5  
Naples, FL 34109  
Telephone: 239-435-1533  
Facsimile: 239-435-1433  
December 15, 22, 2023 23-02530C

### FIRST INSERTION

NOTICE TO CREDITORS (Intestate) IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **Case No. 23-CP-3478** **IN RE: ESTATE OF MONIQUE ALINE RIGUAL GUILDAY, Deceased.**

The administration of the estate of MONIQUE ALINE RIGUAL GUILDAY, deceased, is pending in the Circuit Court for COLLIER COUNTY, Florida, Probate Division, the address which is 3315 Tamiami Trail East, Unit 102, Naples, FL 34112. The names and addresses of the Personal Representative and the Personal Representative attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is December 15, 2023.

**Personal Representative:**  
**NICOLE FRANCOISE RIGUAL**  
570 Ave de la Grille Doree  
Ambrise, 34700, France  
Attorney for Personal Representative:

By: s/ Erna Milien  
ERNA MILIEN, ESQ.  
Attorney for Petitioner  
Florida Bar No. 1017911  
Milien Law Practice PLLC  
2671 Airport Road S.,  
Suite 104  
Naples, FL 34112-4883  
Telephone: (239) 323-0747  
Email: mlp@milienlaw.com  
December 15, 22, 2023 23-02531C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 23-CP-1953** **Division Probate** **IN RE: ESTATE OF SHIRLEY ANN SHIPPEE Deceased.**

The administration of the estate of Shirley Ann Shippee, deceased, whose date of death was November 18, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 15, 2023.

**Personal Representative:**  
**Angela Martin**  
3137 Raben Dr.  
Cleveland, Tennessee 37312

Attorney for Personal Representative:  
Christina B. Davidow, Esq., Attorney  
Florida Bar Number: 66356  
Willis & Davidow,  
Attorneys at Law, LLC  
9015 Strada Stell Ct.,  
Suite 106  
Naples, FL 34109  
Telephone: (239) 465-0531  
Fax: (888) 435-0911  
E-Mail: cdavidow@willisdavidow.com  
Secondary E-Mail:  
dimmm@willisdavidow.com  
December 15, 22, 2023 23-02547C

### FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 23-CP-003479** **Division Probate** **IN RE: ESTATE OF ELDA NAOMI SCHMIDT Deceased.**

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of ELDA NAOMI SCHMIDT, deceased, File Number 23-CP-003479, by the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112, that the decedent's date of death was October 30, 2023; that the total value of the estate does not exceed \$75,000.00, and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
WENDY K. RAYFIELD	114 Exeter Rd Devon, PA 19333
LISA L. SCHMIDT	634 Riverside Dr. Florence, MA 01062
Wendy K. Rayfield and Lisa L. Schmidt, as Co-Trustees of The Elda N. Schmidt Living Trust, dated January 18, 2007	114 Exeter Rd Devon, PA 19333

ALL INTERESTED PERSONS ARE

### NOTIFIED THAT:

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

The date of first publication of this Notice is December 15, 2023.

**Person Giving Notice:**  
**WENDY K. RAYFIELD**

114 Exeter Rd  
Devon, PA 19333  
**LISA L. SCHMIDT**  
634 Riverside Dr.  
Florence, MA 01062  
Attorney for Person Giving Notice  
Neil R. Covert, Esquire  
Attorney  
Florida Bar Number: 227285  
Neil R. Covert, P.A.  
311 Park Place Blvd., Ste. 180  
Clearwater, Florida 33759  
Telephone: (727) 449-8200  
Fax: (727) 450-2190  
E-Mail: ncovert@covertlaw.com  
Secondary E-Mail:  
service@covertlaw.com  
December 15, 22, 2023 23-02542C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 11-2023-CP-3401-0001XX** **IN RE: ESTATE OF WOODBURY C. TITCOMB Deceased.**

The administration of the estate of Woodbury C. Titcomb, deceased, whose date of death was August 23, 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 representatives and the personal representatives' attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 15, 2023.

**Personal Representatives:**  
**Jane E. Titcomb**

34 Hickory Circle  
Holden, Massachusetts 01520  
**J. Bradford Titcomb**  
5 Spaulding Lane  
Pepperell, Massachusetts 01463  
Attorney for Personal Representatives:  
Andrew M. Nerney  
Attorney for Petitioners  
Florida Bar Number: 0107202  
DAY PITNEY LLP  
360 South Rosemary Avenue,  
Suite 1605  
West Palm Beach, FL 33401  
Telephone: (561) 803-3538  
Fax: (561) 790-8809  
E-Mail: anerney@daypitney.com  
Secondary E-Mail:  
tstuart@daypitney.com  
117075114 1  
December 15, 22, 2023 23-02523C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **FILE NO.: 23-CP-3376** **IN RE: ESTATE OF MARGARET JANE YODER a/k/a MARGARET P. YODER, Deceased.**

The administration of the estate of MARGARET JANE YODER a/k/a MARGARET P. YODER, deceased, whose date of death was October 16, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 15, 2023.

**Personal Representative:**  
**PNC BANK, N.A.**

c/o Alison K. Douglas, Esq.,  
**CUMMINGS & LOCKWOOD LLC**  
3001 Tamiami Trail North,  
Suite 400  
Naples, FL 34103  
Attorney for Personal Representative:  
ALISON K. DOUGLAS, ESQ.  
E-mail Addresses:  
adouglas@cl-law.com  
jpoklenba@cl-law.com  
Florida Bar No. 0899003  
CUMMINGS & LOCKWOOD LLC  
3001 Tamiami Trail North, Suite 400  
Naples, FL 34103  
Telephone: (239) 262-8311  
7899288.1.docx 12/4/2023  
December 15, 22, 2023 23-02535C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 2023-CP-003468** **IN RE: ESTATE OF YAROSLAW DANIEL OLEKSIW Deceased.**

The administration of the estate of YAROSLAW DANIEL OLEKSIW, deceased, whose date of death was October 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-

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

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

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

The date of first publication of this notice is December 15, 2023.

**RICHARD DENNIS OLEKSIW**

**PAUL JOSEPH OLEKSIW**  
**ROBERT L. LANCASTER**  
**Personal Representatives**  
**c/o Cummings and Lockwood LLC**  
P.O. Box 413032  
Naples, Florida 34101  
**JOSEPH A. STUSEK, ESQ.**  
Attorney for Personal Representatives  
E-Mail Address: jstusek@cl-law.com  
Florida Bar No. 126378  
CUMMINGS & LOCKWOOD LLC  
P.O. Box 413032  
Naples, Florida 34101  
December 15, 22, 2023 23-02527C

### FIRST 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-3476** **IN RE: ESTATE OF GEORGE E. HEINER Deceased**

The administration of the estate of GEORGE E. HEINER, deceased whose date of death was November 18, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, as File No. 23-CP-3476, 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.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is December 15, 2023.

**Personal Representative:**  
**/s/ Janice Heiner**

**Janice Heiner**  
3622 Grand Cypress Drive  
Naples, FL 34119  
Attorney for Personal Representative:  
**/s/ Paul P. Pacchiana**  
Paul P. Pacchiana, Esq.  
Florida Bar No. 0990541  
5621 Strand Blvd, Ste 210  
Naples, FL 34110-7303  
Telephone: (239) 596-0777  
Facsimile: (239) 592-5666  
E-mail: paul@ppfloridalaw.com  
December 15, 22, 2023 23-02532C

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION **File No. 23-CP-2152** **Division Probate** **IN RE: ESTATE OF SAMUEL W. MUSTO Deceased.**

The administration of the estate of Samuel W. Musto, deceased, whose date of death was November 26, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is December 15, 2023.

**Personal Representative:**  
**Thomas J. Smith**

Attorney for Personal Representative:  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail N STE 308  
NAPLES, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
December 15, 22, 2023 23-02524C

### FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of McLaughlin Electric, located at 123 Pier B, in the City of Naples, County of Collier, State of FL, 34112, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 7th of December, 2023.  
Michael McLaughlin  
123 Pier B  
Naples, FL 34112  
December 15, 2023 23-02529C

### FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of STOCK RESIDENCES located at 2639 PROFESSIONAL CIRCLE, SUITE 101 in the City of NAPLES, Collier County, FL 34119 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 7th day of December, 2023.  
VANDERBILT NAPLES HOLDINGS, LLC  
December 15, 2023 23-02534C

### FIRST INSERTION

KEITH'S TOWING INC. 903 ALACHUA ST. IMMOKALEE, FLORIDA 34142 (239) 657-5741 AUCTION DATE- JANUARY 01, 2024 @9AM 2012 HYUNDAI KMHDDH4AE9CU333981 2008 CHEVY 3GND423D58S587848 December 15, 2023 23-02548C

### FIRST INSERTION

Notice is hereby given that LISA L. HILL, OWNER, desiring to engage in business under the fictitious name of LISA-LYNNE.COM located at 7449 ACORN WAY, NAPLES, FLORIDA 34119 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.  
December 15, 2023 23-02539C

### FIRST INSERTION

Notice of Sale

Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; all auctions held in reserve  
Inspect 1 week prior @ lienor facility;

cash or cashier check; any person interested ph (954) 563-1999  
Sale date January 5, 2024 @ 10:00 am 3411 NW 9th Ave Ft Lauderdale FL 33309  
38833 2019 Nissan  
VIN#: IN6BD0CT1KN794089  
Lienor: Bella's Paint & Body  
5030 44th St NE Naples  
239-331-3019  
Lien Amt \$17600.00  
December 15, 2023 23-02528C

## FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, Sand Dollar Estates, LLC., a Florida limited liability company, desires to engage in business under the fictitious name of Bayside Realty SWFL, 2335 Tamiami Trail North, Unit 303A, Naples, FL 34103. Notice is further given that the undersigned intends to register this fictitious name with the Florida Department of State, Division of Corporations, Tallahassee, Florida.

Dated: 12/8/23  
Sand Dollar Estates, LLC,  
a Florida limited liability company  
Name: Mark Richards  
Title: Member and Manager  
December 15, 2023 23-02540C

## FIRST INSERTION

NOTICE OF PUBLIC SALE:  
BAKERS TOWING & EMERGENCY SERVICES, INC. gives notice that on 12/29/2023 at 08:00 AM the following vehicle(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.

WDDKK6FF5GF345037  
2016 MERZ  
December 15, 2023 23-02550C

## FIRST INSERTION

Notice of public sale: DIXON TOWING GIVES NOTICE OF FORECLOSURE OF LIEN AND INTENT TO SELL THESE VEHICLES ON 12/30/2023 @ 10AM AT 1730 40 TH TERRACE SW NAPLES FL 34116-6036, PURSUANT TO SUBSECTION 713.78 OF THE FLORIDA STATUTES. DIXON TOWING RESERVES THE RIGHT TO REJECT ANY /OR ALL BIDS

VIN# 2C3HCS6G41H518027  
December 15, 2023 23-02554C

## FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION  
File No. 23-CP-3410  
Division Probate  
IN RE: ESTATE OF  
ROBERT H. BAILEY  
Deceased.

The administration of the estate of ROBERT H. BAILEY, deceased, whose date of death was October 27, 2023, is pending in the Circuit Court for COLLIER County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 15, 2023.

## Personal Representative:

/s/ Sharon L. Leahey  
SHARON L. LEAHEY  
3270 Potomac Ct.  
Naples, Florida 34120  
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:  
meka@nikkiaurilaw.com  
December 15, 22, 2023 23-02557C

**PUBLISH YOUR LEGAL NOTICE**

Call 941-906-9386

and select the appropriate County name from the menu option

or email legal@businessobserverfl.com

**Business Observer**

## FIRST INSERTION

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

DIVISION: CIVIL  
CASE NO.

11-2023-CC-001629-0001-XX

THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation,

Plaintiff, vs.  
DIANE V. WING N/K/A DIANE V. NAGY,

Defendant.

COMES NOW, Plaintiff, THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., by and through its undersigned counsel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County Courts of Collier County, Florida, will on Thursday, January 18, 2024, at 11:00 a.m., in the Lobby on the Third Floor of the Courthouse Annex, at the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida:

Unit Week No. 23 in Condominium Parcel 405 of THE CHARTER CLUB OF MARCO BEACH, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 982, at Pages 1900 through 1979 in the

Public Records of Collier County, Florida, and all Amendments thereto, if any.

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court in the above-styled cause.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT: COURT OPERATIONS MANAGER WHOSE OFFICE IS LOCATED AT COLLIER COUNTY COURTHOUSE, 3301 TAMAMI TRAIL EAST, NAPLES, FL 33101, TELEPHONE: 1-239-252-2657, WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF SALE; IF YOU ARE HEARING OR VOICE IMPAIRED CALL: 1-800-955-8771;

MICHAEL J. BELLE, P.A.  
By: /s/ Michael J. Belle  
Michael J. Belle, Esquire  
(Bar Number: 840882)  
2364 Fruitville Road  
Sarasota, FL 34237  
Toll Free Tel No. (888) 715-9212  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
47060 / 26-37273  
December 15, 22, 2023 23-02551C

## FIRST INSERTION

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

DIVISION: CIVIL  
CASE NO.

11-2023-CC-001567-0001-XX

THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation,

Plaintiff, vs.  
CAROL SMITH AND DEBRA A. DEASON,

Defendants.

COMES NOW, Plaintiff, THE CHARTER CLUB OF MARCO BEACH CONDOMINIUM ASSOCIATION, INC., by and through its undersigned counsel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County Courts of Collier County, Florida, will on January 11, 2024, at 11:00 a.m., in the Lobby on the Third Floor of the Courthouse Annex, at the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, offer for sale and sell at public outcry to the highest bidder for cash, the following described property situated in Collier County, Florida:

Unit Week No. 37 in Condominium Parcel 1005 of THE CHARTER CLUB OF MARCO BEACH, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 982, at Pages 1900 through 1979 in the

Public Records of Collier County, Florida, and all Amendments thereto, if any.

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court in the above-styled cause.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT: COURT OPERATIONS MANAGER WHOSE OFFICE IS LOCATED AT COLLIER COUNTY COURTHOUSE, 3301 TAMAMI TRAIL EAST, NAPLES, FL 33101, TELEPHONE: 1-239-252-2657, WITHIN 2 WORKING DAYS OF YOUR RECEIPT OF THIS NOTICE OF SALE; IF YOU ARE HEARING OR VOICE IMPAIRED CALL: 1-800-955-8771;

MICHAEL J. BELLE, P.A.  
By: /s/ Michael J. Belle  
Michael J. Belle, Esquire  
(Bar Number: 840882)  
2364 Fruitville Road  
Sarasota, FL 34237  
Toll Free Tel No. (888) 715-9212  
Facsimile (941) 955-0317  
Email: service@michaelbelle.com  
47086 / 26-48241  
December 15, 22, 2023 23-02552C

## FIRST INSERTION

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

PROBATE DIVISION  
File No. 2023-CP-3459

Division Probate  
IN RE: ESTATE OF  
JOHN PAUL SCANCARELLA

Deceased.

The administration of the estate of John Paul Scancarella, deceased, whose date of death was October 13, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is December 15, 2023.

## Personal Representative:

Carolyn Scancarella  
2196 Residence Circle  
Naples, FL 34105  
Attorney for Personal Representative:  
Jeffrey R. Grant, Attorney  
Florida Bar Number: 63918  
Grant Cottrell, PLLC  
5147 Castello Drive  
Naples, FL 34103  
Telephone: (239) 649-4848  
Fax: (239) 643-9810  
E-Mail: jeff@grantcottrell.com  
Secondary E-Mail:  
jennifer@grantcottrell.com  
December 15, 22, 2023 23-02558C

## 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 STELLAR HOME WATCH : Located at 2700 Holly Ave : Collier County in the City of Naples : Florida, 34112-7300 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples Florida, this December day of 11, 2023  
FAUX ILLUSIONS LLC  
December 15, 2023 23-02545C

## 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 FINEST BRUSH : Located at 2332 55th St SW : Collier County in the City of Naples : Florida, 34116-5520 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples Florida, this December day of 11, 2023  
JOUBERT CARLO N  
December 15, 2023 23-02543C

## FIRST 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-002718-0001-XX

PENNYMAC LOAN SERVICES, LLC,

Plaintiff, vs.  
JEAN MARIE ABDON, et al.,

Defendants.

TO: JEAN MARIE ABDON  
3844 47TH AVENUE NE, NAPLES, FL 34120

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

THE EAST 75 FEET OF THE EAST 150 FEET OF TRACT 114, GOLDEN GATE ESTATES, UNIT NO. 62, ACCORDING TO PLAT RECORDED IN PLAT BOOK 5, PAGE 87, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is P.O. BOX 5026, CORAL SPRINGS, FL 33310 on or before, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in BUSINESS OBSERVER) 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.

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 website) and return it to crice@ca.cjis20.org as far in advance as possible, but preferably at least seven (7) days before your scheduled court appearance or other court activity. Upon request by a qualified individual with a disability, this document will be made available in an alternate format. If you need assistance in completing this form due to your disability, or to request this document in an alternate format, please contact Charles Rice, Administrative Court Services Manager,, (239) 252-8800, e-mail crice@ca.cjis20.org

WITNESS my hand and the seal of this Court this day of Dec 06, 2023.

CRYSTAL K. KINZEL  
As Clerk of the Court  
(SEAL) By Esmeralda Santiago  
As Deputy Clerk

De Cubas & Lewis, P. A.,  
Attorney for Plaintiff  
P.O. BOX 5026,  
CORAL SPRINGS, FL 33310  
23-01946  
December 15, 22, 2023 23-02526C

## FIRST INSERTION

NOTICE OF PUBLIC SALE  
The following personal property of TERRY RAY TAGG and WILLIAM PARKER, if deceased any unknown heirs or assigns, will, on January 5, 2024, at 10:00 a.m., at 2108 Isora Court, Lot #2108, Naples, Collier County, Florida 34110; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1976 PIED MOBILE HOME, VIN: 0667152821A, TITLE NO.: 0013817451, and VIN: 0667152821B, TITLE NO.: 0013817452 and all other personal property located therein

PREPARED BY:  
J. Matthew Bobo  
Lutz, Bobo & Telfair, P.A.  
2 North Tamiami Trail, Suite 500  
Sarasota, Florida 34236  
December 15, 22, 2023 23-02536C

## 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 Seriously Addictive Mathematics located at 7273 Vanderbilt Beach Rd Ste 20, in the County of Collier, in the City of Naples, Florida 34119 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Naples, Florida, this 7th day of December, 2023.

PAUL JAYMES FLORIDA, LLC  
December 15, 2023 23-02533C

## FIRST INSERTION

NOTICE OF PUBLIC SALE:

BILLS TOWING, INC. gives notice that on 01/01/2024 at 09:00 AM the following vehicle(s) may be sold by public sale at 1000 ALACHUA ST. IMMOKALEE, FL 34142 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.

1FMCU0GD8JUB81915 2018 FORD 1HGCM56855A106913 2005 HOND 3C6TR5MT3DG604834 2013 RAM 3D4PG4FB9AT244540 2010 DODG 3KPF24AD7ME301178 2021 KIA NMTKHM3X3KR095560 2019 TOYT  
December 15, 2023 23-02538C

## FIRST INSERTION

NOTICE OF PUBLIC SALE: MORLEYS TOWING OF NAPLES gives notice that on 01/01/2024 at 10:00 AM the following vehicle(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.

4TK61AK5NU025551 2022 TOYT  
5FNRL38948B007937 2008 HOND  
December 15, 2023 23-02555C

## FIRST INSERTION

NOTICE OF PUBLIC SALE:

MORLEYS TOWING OF NAPLES gives notice that on 01/11/2024 at 10:00 AM the following vehicle(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.

KNALN4D75G5215168 2016 KIA  
December 15, 2023 23-02556C

## FIRST INSERTION

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

PROBATE DIVISION  
File No. 2023-CP-003515

Division Probate  
IN RE: ESTATE OF

MARY ELIZABETH MAHONEY,  
A/K/A MARYBETH MAHONEY

Deceased.

The administration of the estate of Mary Elizabeth Mahoney, a/k/a Marybeth Mahoney, deceased, whose date of death was July 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, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 15, 2023.

## Personal Representative:

Roberta J. Arena  
975 Wedge Drive  
Naples, Florida 34103  
Attorneys for Personal Representative:  
Starling N. Hendriks  
Florida Bar Number: 547761  
Rayndel Valle  
Florida Bar Number: 1034181  
Attorneys for Roberta J. Arena  
BOND SCHOENECK & KING PLLC  
4001 Tamiami Trail N, Suite 105  
Naples, FL 34103  
Telephone: (239) 659-3800  
Fax: (239) 659-3812  
E-Mail: rvallen@bsk.com  
Secondary E-Mail:  
shendriks@bsk.com;  
dluciano@bsk.com;  
eservicefl@bsk.com  
December 15, 22, 2023 23-02553C

## FIRST INSERTION

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

PROBATE DIVISION  
File No. 23-CP-3138

IN RE: ESTATE OF  
DEBORAH BLAIN

Deceased.

The administration of the estate of Deborah Blain, deceased, whose date of death was August 31, 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 demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 15, 2023.

## Personal Representative:

George A. Wilson  
2425 Tamiami Trail North, Suite 211  
Naples, Florida 34103  
Attorney for Personal Representative:  
Robert T. Carroll, Esq.  
Attorney for Petitioner  
E-mail Addresses:  
rtcarroll@naplestatelaw.com,  
courtflings@naplestatelaw.com  
Florida Bar No. 115107  
Wilson & Johnson, P.A.  
2425 Tamiami Trail N, Suite 211  
Naples, Florida 34103  
Telephone: (239) 436-1500  
December 15, 22, 2023 23-02549C

## FIRST INSERTION

NOTICE OF PUBLIC SALE:

BALD EAGLE TOWING AND RECOVERY gives Notice of Foreclosure of Lien and intent to sell these vehicles on 12/29/2023 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.

21TBURHEOKC141662 2019 TOYOTA  
COROLLA L/LE/XLE/SE/XSE  
December 15, 2023 23-02525C

## SUBSEQUENT INSERTIONS

## SECOND INSERTION

NOTICE TO CREDITORS  
(summary administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No.: 23-CP-1976  
IN RE: ESTATE OF  
STUART EGERTON, II,  
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of STUART EGERTON, II, deceased, File Number 23-CP-1976, 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 November 6, 2022; that the total value of the estate is less than \$75,000.00, and that the names and addresses of those to whom it has been assigned by such order are:

NAME ADDRESS  
Stuart Egerton, III, Trustee of the Terminating Trust under the Stuart Egerton, II Revocable Trust u/a/d April 13, 1998, as amended  
c/o Alison K. Douglas, Esq., Cummings & Lockwood LLC 3001 Tamiami Trail North Suite 400 Naples, FL 34103

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702.

ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this Notice is December 8, 2023.

**Person Giving Notice:**  
**STUART EGERTON, III**  
c/o Alison K. Douglas, Esq., Cummings & Lockwood LLC 3001 Tamiami Trail North Suite 400 Naples, FL 34103  
Attorney for Person Giving Notice:  
ALISON K. DOUGLAS, ESQ.  
E-mail Addresses:  
adouglas@cl-law.com,  
jmerz@cl-law.com  
Florida Bar No. 0899003  
Cummings & Lockwood LLC  
3001 Tamiami Trail North, Suite 400  
Naples, FL 34103  
Telephone: (239) 262-8311  
7892170.1.docx  
December 8, 15, 2023 23-02493C

## SECOND INSERTION

NOTICE TO CREDITORS  
(Summary Administration)  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-3411  
IN RE: ESTATE OF  
SUZETTE M. CARRIERO  
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Suzette M. Carriero, deceased, File Number 23-CP-3411, 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 September 17, 2023.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is December 8, 2023.

**Person Giving Notice:**  
**Jessica Lee Carriero**  
12 Upper Parish Dr.  
Weston, CT 06883  
December 8, 15, 2023 23-02484C

## SECOND 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-002479  
JUDGE: BRODIE  
IN RE: ESTATE OF  
DOROTHY S. GREENFIELD,  
DECEASED.

The administration of the Estate of Dorothy S. Greenfield, deceased, whose date of death was July 22, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative:**  
**Mark G. Greenfield**  
1 Matthews Court  
Ascot Berkshire, SL5 7BE  
UNITED KINGDOM  
Attorney for Personal Representative:  
Dallas E. Klemmer, Esq.  
Attorney  
Florida Bar Number: 1044938  
QUARLES & BRADY LLP  
1395 Panther Lane,  
Suite 300  
Naples, Florida 34109  
Telephone: (239) 262-5599  
Fax: (239) 434-4999  
E-Mail: dallas.klemmer@quarles.com  
Secondary E-Mail:  
debra.seymour@quarles.com  
December 8, 15, 2023 23-02502C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-2338  
Division Probate  
IN RE: ESTATE OF  
KATHRYN A. RICKER  
Deceased.

The administration of the estate of Kathryn A. Ricker, deceased, whose date of death was June 26, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Attorney for Personal Representative:**  
Douglas L. Rankin, Attorney  
Florida Bar Number: 365068  
2335 Tamiami Trail N STE 308  
NAPLES, FL 34103  
Telephone: (239) 262-0061  
Fax: (239) 262-2092  
E-Mail: dlr@drankinlaw.com  
Secondary E-Mail:  
kj@drankinlaw.com  
December 8, 15, 2023 23-02488C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-3432  
Division Probate  
IN RE: ESTATE OF  
KEVIN C. SHANAHAN  
Deceased.

The administration of the estate of Kevin C. Shanahan, deceased, whose date of death was September 18, 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.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative:**  
**Christine E. Shanahan**  
9244 Gypsum Way  
Naples, Florida 34120  
Attorney for Personal Representative:  
WILSON & JOHNSON, P.A.  
By: Jennifer J. Nackley  
Florida Bar Number: 968552  
Attorney for Petitioners  
E-mail Address:  
jinnackley@naplesstatelaw.com  
Secondary email address:  
ewhittier@naplesstatelaw.com  
2425 Tamiami Trail N.,  
Ste. 211  
Naples, Florida 34103  
Telephone: (239) 687-1389  
Facsimile: (239) 436-1535  
December 8, 15, 2023 23-02510C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-3338  
IN RE: ESTATE OF  
CONNIE JOANNE BROWN,  
Deceased.

The administration of the estate of CONNIE JOANNE BROWN, deceased, whose date of death was September 21, 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 PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is: December 8, 2023.

**JAMES R. NICI**  
**Personal Representative**  
1865 Veterans Park Drive, Suite 203  
Naples, FL 34109  
JAMES R. NICI, ESQ.  
Attorney for Personal Representative  
Florida Bar No. 0000507  
Nici Law Firm, P.L.  
1865 Veterans Park Drive, Suite 203  
Naples, FL 34109  
Telephone: (239) 449-6150  
Email: jnici@nicilawfirm.com  
December 8, 15, 2023 23-02489C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2023CP-3191  
Division Probate  
IN RE: ESTATE OF  
DONALD LEE HOSKINS, JR  
Deceased.

The administration of the estate of Donal Lee Hoskins, Jr, deceased, whose date of death was October 25, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Courthouse, 3315 Tamiami Trail E., Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative:**  
**Ruth Anne Hoskins Dwight**  
290 Champney Bay Ct.  
Naples, Florida 34102  
Attorney for Personal Representative:  
Jill Burzynski, Attorney  
Florida Bar Number: 744931  
Burzynski Elder Law  
1124 Goodlette Road  
Naples, Florida 34102  
Telephone: (239) 434-8557  
Fax: (239) 434-8695  
E-Mail: jjb@burzynskilaw.com  
Secondary E-Mail:  
acr@burzynskilaw.com  
December 8, 15, 2023 23-02492C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TWENTIETH JUDICIAL CIRCUIT  
IN AND FOR COLLIER COUNTY,  
FLORIDA  
PROBATE DIVISION  
File Number  
11-23-CP-003399-0001  
IN RE: ESTATE OF  
NORMA R. WESSEL  
Deceased

The administration of the Estate of Norma R. Wessel deceased, whose date of death was October 31, 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 demands against Decedent's Estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative**  
**Dorothy S. Broxson**  
11470 Sumter Grove Street, #5103  
Naples Florida 34113  
Attorney for Personal Representative  
Joseph E. Ujcz, Esq.  
Florida Bar No. 0138185  
Vogel Law Office, P.A.  
4099 Tamiami Trail North, Suite 403  
Naples, FL 34103  
(239) 262-2211  
joeu@vogel-law.net  
Attorney for Personal Representative  
December 8, 15, 2023 23-02485C

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-3185  
IN RE: ESTATE OF  
PAUL E. REDDISH,  
Deceased.

The administration of the estate of PAUL E. REDDISH, deceased, whose date of death was September 25, 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 PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is: December 8, 2023.

**LISA J. REDDISH**  
**Personal Representative**  
3215 Pacific Drive  
Naples, FL 34119  
JAMES R. NICI, ESQ.  
Attorney for Personal Representative  
Florida Bar No. 0000507  
Nici Law Firm, P.L.  
1865 Veterans Park Drive, Suite 203  
Naples, FL 34109  
Telephone: (239) 449-6150  
Email: jnici@nicilawfirm.com  
December 8, 15, 2023 23-02478C

## SECOND INSERTION

NOTICE TO CREDITORS  
(Formal Administration)  
IN THE 20th JUDICIAL CIRCUIT  
COURT IN AND FOR COLLIER  
COUNTY, FLORIDA.  
PROBATE DIVISION  
CASE NO.: 2023-CP-003111  
IN RE: The Estate of  
LOUIS H. MAGEE,  
Deceased.

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

The administration of the estate of LOUIS H. MAGEE, deceased, whose date of death was February 3, 2022, and whose social security number is XXX-XX-6037, 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 WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 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 FOREVER BARRED.

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

The date of first publication of this Notice is December 8, 2023.

**/s/ Geraldine Magee**  
**Geraldine Magee,**  
**As Personal Representative**  
Attorney and Personal Representative  
Giving Notice:  
/s/ Steven E. Gurian  
STEVEN E. GURIAN, ESQ.,  
Attorney for Personal Representative  
EASY ESTATE PROBATE, PLLC  
2601 South Bayshore Drive, 18th Floor  
Coconut Grove, Florida 33133  
Tel: 1-833-973-3279  
Fax: 1-833-927-3279  
E-mail: SG@EasyEstateProbate.com  
Florida Bar No. 101511  
December 8, 15, 2023 23-02481C

## 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-3144  
IN RE: THE ESTATE OF  
BETTY J. LYSKOWINSKI,  
Deceased.

The administration of the estate of BETTY J. LYSKOWINSKI, deceased, File Number 23-CP-3144, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., Suite 102, Naples, Florida 34112. The names and addresses of the Co-Personal Representatives and the Co-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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

The date of first publication of this Notice is December 8, 2023.

**Lori J. Halterman,**  
**Co-Personal Representative**  
4241 N. Riverside Drive  
Columbus, Indiana 47203  
THOMAS G. ECKERTY, ESQUIRE  
Attorney for Personal Representative  
12734 Kenwood Lane, Suite 89  
Fort Myers, Florida 33907-5638  
thomaseckerty@embarqmail.com  
Office: (239) 936-8338  
Florida Bar No.: 310565  
December 8, 15, 2023 23-02483C

## SECOND 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-003323  
JUDGE: FOSTER  
IN RE: ESTATE OF  
CYNTHIA ANNE MCGARVEY,  
also known as CYNTHIA GRAY  
MCGARVEY, also known as  
CYNTHIA G. MCGARVEY,  
DECEASED.

The administration of the Estate of Cynthia Anne McGarvey, also known as Cynthia Gray McGarvey, also known as Cynthia G. McGarvey, deceased, whose date of death was October 27, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112-5324. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**SCOTT R. MCGARVEY**  
4603 Oak Drive  
Edina, Minnesota 55424  
**Personal Representative**  
QUARLES & BRADY LLP  
Kimberly Leach Johnson, Esq.  
Florida Bar Number: 335797  
Dallas E. Klemmer, Esq.  
Florida Bar Number: 1044938  
1395 Panther Lane, Suite 300  
Naples, Florida 34109  
Telephone: (239) 262-5959;  
Fax: (239) 434-4999  
E-Mail:  
kimberly.johnson@quarles.com  
Alternate E-Mail:  
dallas.klemmer@quarles.com  
Alternate E-Mail:  
debra.seymour@quarles.com  
Attorneys for Personal Representative  
December 8, 15, 2023 23-02480C

SECOND INSERTION

Life Storage will hold a public auction to sell personal property belonging to those individuals listed below at the location 11201 Tamiami Trail E, Naples FL 34113. Phone 239-303-8458. Auction date 12/28/2023 at 10:15am.

Melissa Marie Ryan – Household Items  
Mecedes Benitez – Household Items  
Anthony Terrones – Household Items  
Jennifer Gemelus – Pool table, medical supplies

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. Life Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  
December 8, 15, 2023 23-02471C

SECOND INSERTION

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 8471 Davis Blvd. Naples, FL 34104 on 12/28/2023 at 10:45am.

Tenant Name: Diana Cirone  
General Description of Property: Misc. Personal Items  
The auction will be listed and advertised on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.  
December 8, 15, 2023 23-02476C

SECOND INSERTION

Life Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 5304 Useppa Way, Naples, FL. 34109. Phone: 239-522-3299 Auction Date: 12/28/2023 Time: 12:45pm

Jorge Luis Lopez Household Goods  
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.  
December 8, 15, 2023 23-02473C

FOURTH INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, STATE OF FLORIDA A CIVIL ACTION Case No.: 23-CA-002546 JURY TRIAL DEMANDED SUMMARY PROCEDURE DEMANDED YANKIEL VALDES CABALLERO, an individual Plaintiff, v. BRET ALEN SORLING, an individual, and KSWFL HOMESITES, LLC, a Florida for Profit Corporation. Defendants. TO: Bret Alen Sorling 4490 7th Ave SW Naples, FL 34119

YOU ARE NOTIFIED that you have been designated as defendant in a legal proceeding filed against you for Declaratory Judgment, Summary Procedure for Forcible Entry and Unlawful Detainer to Recover Possession of Property, Quieting Title, Ejectment, Injunction, Trespass/Unauthorized Entry, and Damages. The action was instituted in the Twentieth Judicial Circuit Court, Collier County, Florida, and is styled YANKIEL

VALDES CABALLERO, an individual vs. BRET ALEN SORLING, an individual, and KSWFL HOMESITES, LLC, a Florida for Profit Corporation. You are required to serve a copy of your written defenses, if any, to the action on Neil Morales, Esq., Plaintiff's attorney, whose address is 2272 Airport Road South, Suite 209, Naples, FL 34112, on or before 12/27/2023, and file the original with the clerk of this court either before service on Neil Morales, Esq. or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

The Court has authority in this suit to enter a judgment or decree in the Plaintiff's interest which will be binding upon you.  
DATED: Nov 20 2023 CRYSTAL K. KINZEL CLERK OF THE CIRCUIT COURT (SEAL) By: Mark V. Pomplas Deputy Clerk

Neil Morales, Esq., Plaintiff's attorney, 2272 Airport Road South, Suite 209, Naples, FL 34112 Nov. 24; Dec. 1, 8, 15, 2023 23-02429C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA. CASE No. 11-2022-CA-000146-0001-XX BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, PLAINTIFF, VS. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF JULIE CUE A/K/A JULIA L. CUE (DECEASED), ET AL. DEFENDANT(S).

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated November 6, 2023 in the above action, the Collier County Clerk of Court will sell to the highest bidder for cash at Collier, Florida, on January 11, 2024, at 11:00 AM, at Lobby 3rd Floor, Courthouse Annex of Collier County Courthouse, 3315 E. Tamiami Trail, Naples, FL 34112, for the following described property: THE NORTH 180 FEET OF TRACT 69, LESS THE SOUTH 15 FEET THEREOF, OF GOLDEN GATE ESTATES, UNIT 85, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 5, AT PAGE 24, IN THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

COLLIER COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of sale. Notice of the changed time of sale shall be published as provided herein.

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 ADA Coordinator Collier County, John Carter, Administrative Services Manager at 239-252-8800 , 3315 East Tamiami Trail, Suite 501, Naples, FL 34112 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. Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway Suite 100 Boca Raton, FL 33486 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: Kyle Melanson, Esq. FBN 1017909 Our Case #: 21-000459/11-2022-CA-000146-0001-XX/PHH December 8, 15, 2023 23-02517C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 23-3088-CP Division PROBATE IN RE: ESTATE OF RICHARD L. COPPOLA Deceased.

The administration of the estate of RICHARD L. COPPOLA, deceased, whose date of death was July 16, 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 file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 8, 2023.

Personal Representative: CONRAD WILLKOMM 3201 Tamiami Trail North, Second Floor Naples, Florida 34103 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 E-Mail: conrad@swfloridalaw.com Secondary E-Mail: kara@swfloridalaw.com December 8, 15, 2023 23-02515C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION FILE NO. 112023CP0030140001XX IN RE: ESTATE OF CAROLYN LUCILLE HUNTER a/k/a CAROLYN L. HUNTER Deceased.

The administration of the estate of CAROLYN LUCILLE HUNTER a/k/a CAROLYN L. HUNTER, deceased, whose date of death was FEBRUARY 17, 2023, is pending in the Circuit Court for Highlands County, Florida, Probate Division, the address of which is 590 S. Commerce, Sebring, Florida 33870. 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 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 persons having claims or demands against decedent's estate must file their claim with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this Notice is December 8, 2023.

Personal Representative: CHRISTINE D. GILLE 5698 GREEN OAK DRIVE FAIRFIELD, OH 45014 /s/ Christine D. Gille CHRISTINE D. GILLE Attorney for Personal Representative: ABLES & CRAIG, P.A. 551 South Commerce Avenue Sebring, Florida 33870 Telephone: (863) 385-0112 Fax: (863) 385-1284 Email: service@heartlandfloridalaw.com By: /s/ Brandon S. Craig BRANDON S. CRAIG Florida Bar No.: 0085800 December 8, 15, 2023 23-02479C

SECOND INSERTION

Extra Space Storage, on behalf of itself or its affiliates, Life Storage or Storage Express, 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 Auction Date: December 28th, 2023, Time: 10:15 AM

Federic Noel Business & household items  
Eric Lallier Cabinet doors  
Edwin Tala Household items  
Edgar Montenegro Household items  
Edgar Montenegro Household items & garage 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.  
December 8, 15, 2023 23-02472C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY FLORIDA

CIRCUIT CIVIL DIVISION CASE NO.: 2023-CA-001775 BARCLAYS MORTGAGE TRUST 2021-NPLI, MORTGAGE-BACKED SECURITIES, SERIES 2021-NPLI, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, Plaintiff, v. BRYAN J. MATSON, et al., Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated November 20, 2023, issued in and for Collier County, Florida, in Case No. 2023-CA-001775, wherein BARCLAYS MORTGAGE TRUST 2021-NPLI, MORTGAGE-BACKED SECURITIES, SERIES 2021-NPLI, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE is the Plaintiff, and BRYAN J. MATSON and BANK OF AMERICA, N.A. are the Defendants.

The Clerk of the Court, CRYSTAL KINZEL, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on January 04, 2024, at in-person sale beginning at 11:00 AM, at in the lobby on the 3rd floor of the Courthouse Annex in the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112 the following-described real property as set forth in said Final Judgment of Mortgage Foreclosure, to wit: THE NORTH 1/2 OF TRACT 123, GOLDEN GATE ESTATES, UNIT NO. 10, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 4, PAGE 101, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

Property Address: 690 9th Street NW, Naples, FL 34120 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

IMPORTANT If you are a person with disability

SECOND INSERTION

NOTICE OF PUBLIC SALE

To satisfy the owner's storage lien, PS Retail Sales, LLC will sell at public lien sale on December 27, 2023, the personal property in the below-listed units, which may include but are not limited to: household and personal items, office and other equipment. The public sale of these items will begin at 08:00 AM and continue until all units are sold. The lien sale is to be held at the online auction website, www.storagetreasures.com, where indicated. For online lien sales, bids will be accepted until 2 hours after the time of the sale specified.

PUBLIC STORAGE # 22131, 1361 Airport Rd S, Naples, FL 34104, (239) 430-0200 Time: 08:00 AM Sale to be held at www.storagetreasures.com. 1080 - Riemenschneider, Taylor; 3016 - Cook, Katherine PUBLIC STORAGE # 00121, 13191 Tamiami Trl E, Naples, FL 34114, (239) 610-1150 Time: 09:30 AM Sale to be held at www.storagetreasures.com. 1127 - Wirick, Derrick; 2147 - sosa, Chris; 2178 - camandona, Eric PUBLIC STORAGE # 00131, 8705 Addison Place Dr, Naples, FL 34119, (239) 944-5375 Time: 10:00 AM Sale to be held at www.storagetreasures.com. 1103 - jones-Cotton, Priscilla; 1215 - martinez, Yobany; 3013 - Hedrick, Kent; 3105 - Christianson, Craig; 3106 - lovell, Sadie; 3502 - Wright, Dawn PUBLIC STORAGE # 25428, 15800 Old 41 North, Naples, FL 34110, (941) 212-2707 Time: 10:15 AM Sale to be held at www.storagetreasures.com. A047 - Richardson, Scott; A097 - Tajanda, Asandy; C094 - Gordon, Erik; D030 - Drabavicius, Rokas; E018 - Sinn, Deanna; E022 - perez, Carlos PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127 Time: 10:15 AM Sale to be held at www.storagetreasures.com. A1096 - Mooney, Samantha; A302 - Sanchez, Topacio; A556 - Welch, Joan; A574 - Dotson, Matthew; B012 - Basham, Tanda; B027 - Valentine, Dyan; D187 - Riley, Kimasha; G315 - Deis, Jennifer PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925 Time: 11:45 AM Sale to be held at www.storagetreasures.com. A1463 - Mallory, Justin; A2306 - Cannon, Christopher; A3107 - turino, Charles; A3257 - Turino, Ana; A3356 - Romero, Guillermo; E0028 - Sutton, Lee; F2122 - young, Rebecca; F2154 - Etienne, Jeffrey; F2332 - Anderson, John; F2380 - Sanchez, Jose; F2385 - Perkins, Bethany PUBLIC STORAGE # 26659, 3807 White Lake Blvd, Naples, FL 34117, (239) 920-5315 Time: 12:00 PM Sale to be held at www.storagetreasures.com. 1020 - Utsler, Patricia; 1238 - Garcia, Samuel; 2006 - Rosales, Lisette; 2089 - Brito Valdes, Ruben; 2145 - Saunders, Jennifer; 2156 - Lopez, Gustavo; 2260 - Aguiayo, Angel; 2262 - Perez, Lisette; 2315 - mederos, Pedro; 2343 - Pringle, Samuel Public sale terms, rules, and regulations will be made available prior to the sale. All sales are subject to cancellation. We reserve the right to refuse any bid. Payment must be in cash or credit card-no checks. Buyers must secure the units with their own personal locks. To claim tax-exempt status, original RESALE certificates for each space purchased is required. By PS Retail Sales, LLC, 701 Western Avenue, Glendale, CA 91201. (818) 244-8080. December 8, 15, 2023 23-02490C

SECOND INSERTION

NOTICE OF FORECLOSURE SALE 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, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOHN M. MACEK, DECEASED; DAVID CHRISTIANSEN; NICOLE DUNNING; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed October 30, 2023 and entered in Case

No. 11-2023-CA-001025-0001-XX, of the Circuit Court of the 20th Judicial Circuit in and for COLLIER County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2021-NR4 is Plaintiff and ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, 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; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; COLLIER COUNTY, FLORIDA; are defendants. CRYSTAL 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 COURTHOUSE ANNEX, at 3315 TAMAMIAMI TRAIL EAST, NAPLES IN COLLIER COUNTY, FLORIDA 34112, at 11:00 A.M., on January 4, 2024, the following described property as set forth in said Final Judgment, to wit: LOT 6, BLOCK 208, GOLDEN GATE, UNIT 6 PART 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN

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 5th day of December, 2023. Respectfully submitted, HOWARD LAW 4755 Technology Way, Suite 104 Boca Raton, FL 33431 Telephone: (954) 893-7874 Facsimile: (888) 235-0017 Designated Service E-Mail: Pleadings@HowardLaw.com By: /s/ Matthew B. Klein Matthew B. Klein, Esq. Florida Bar No.: 73529 E-Mail: Matthew@HowardLaw.com December 8, 15, 2023 23-02514C

PLAT BOOK 9, PAGES 1 THRU 7, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed.

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 5th day of December 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 File No.: 21-00276 SP5 V6.20190626 December 8, 15, 2023 23-02516C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO. 2023-CP-003172  
IN RE: ESTATE OF  
MARGARET W. LISCA,  
Deceased

The administration of the estate of MARGARET W. LISCA, DECEASED, whose date of death was June 28, 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 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 TO THEM.

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

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

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

The date of first publication of this Notice is December 8, 2023.

**Personal Representative:**  
**Marilyn Hall Lawson**

34634 State Route 303  
Grafton, OH 44044  
Attorney for Personal Representative:  
Eugene A. Kratus  
Florida Bar No. 273686  
Weston Hurd LLP  
1300 East 9th Street, Suite 1400  
Cleveland, OH 44114  
Telephone: (216) 687-3377  
Fax: (216) 621-8369  
December 8, 15, 2023 23-02522C

**SECOND INSERTION**

NOTICE OF ACTION  
Count I  
IN THE CIRCUIT COURT, IN AND  
FOR COLLIER COUNTY, FLORIDA.  
CASE NO.:  
11-2023-CA-002552-0001  
HOLIDAY INN CLUB VACATIONS  
INCORPORATED  
Plaintiff, vs.  
BOWLES ET.AL.,  
Defendant(s).

To: LINDA MARIE BOWLES  
And all parties claiming interest by, through, under or against Defendant(s) LINDA MARIE BOWLES

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property in Collier County, Florida:

WEEK/UNIT: 17/404  
in Condominium Parcel 404, Sunset Cove Resort and Suites Condominium, a Condominium according to the Declaration thereof, recorded December 16, 2004, in Official Records Book 3698 Page 2185 and subsequent amendments, if any, Public Records of Collier County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, 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.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 3301 East Tamiami Trail, Building L, Naples, Florida 34112, and whose telephone number is (239) 252-8800, within two working days of your receipt of this [describe notice]; if you are hearing or voice impaired, call 711.  
Dated: Nov 09 2023  
Deputy Clerk: Esmeralda Santiago (SEAL) Crystal K. Kinzel

CLERK OF THE CIRCUIT COURT  
COLLIER COUNTY, FLORIDA  
Jerry E. Aron, Plaintiff's attorney  
801 Northpoint Parkway, Suite 64  
West Palm Beach, Florida, 33407  
December 8, 15, 2023 23-02507C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No.  
11-2023-CP-003237-0001-XX  
IN RE: ESTATE OF  
RONA J. FLAHERTY  
(a/k/a Rona J. Monahan),  
Deceased.

The administration of the estate of RONA J. FLAHERTY (a/k/a Rona J. Monahan), deceased, whose date of death was August 19, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is Collier County Clerk of the Circuit Court, Probate Department, 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**/s/ Lee J. Monahan**  
**Lee J. Monahan,**  
Personal Representative:

9 Blanchard Court  
Randolph, NJ 07869  
/s/ Lynn Frances Chandler  
Attorney for Personal Representative  
E-Mail Address:  
LFCPA1@centurylink.net  
Florida Bar No. 456497  
Lynn Frances Chandler, P.A.  
1415 Panther Lane, Suite 530  
Naples, Florida 34109  
Telephone: (239) 514-7910  
December 8, 15, 2023 23-02503C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-2561  
Division Probate  
IN RE: ESTATE OF  
MARIAN E. DAVIS  
Deceased.

The administration of the estate of Marian E. Davis, deceased, whose date of death was July 12, 2022, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Ste. 102, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative:**  
**Joseph A. Ballard**

770 Goodlette Road, Apt. 213  
Naples, FL 34102  
Attorney for Personal Representative:  
/s/ Lance M. McKinney  
Lance M. McKinney, Attorney  
Florida Bar Number: 882992  
Osterhout & McKinney, P.A.  
3783 Seago Lane  
Fort Myers, FL 33901  
Telephone: (239) 939-4888  
Fax: (239) 277-0601  
E-Mail: lancem@omplaw.com  
Secondary E-Mail:  
cindynd@omplaw.com  
December 8, 15, 2023 23-02494C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2023-CP-3063  
Division: Probate  
IN RE: ESTATE OF  
CARMELLE N. LIEPINS  
Deceased.

The administration of the estate of Carmelle N. Liepins, deceased, whose date of death was July 26, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative:**  
**/s/ Alexander Sean Liepins**  
**Alexander Sean Liepins**

202-6600 Henri Bourassa O  
Montreal, Quebec H4R0G4  
Canada  
Attorney for Personal Representative:  
/s/ Marcy L. Shaw  
Marcy L. Shaw, Attorney  
Florida Bar Number: 0150738  
1789 Hough Street  
Fort Myers, Florida 33901  
Telephone: (239) 267-5547  
Fax: (866) 433-1459  
E-Mail: marcy@mlshawlaw.com  
December 8, 15, 2023 23-02495C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NUMBER: 2023-3357-CP  
IN RE: ESTATE OF  
RICHARD J. SCHRANDT  
Deceased.

The administration of the estate of Richard J. Schrandt, deceased, whose date of death was September 14, 2023, File Number 2023-3357-CP, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's Attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representative:**  
**/s/ Susan T. Schrandt**  
**Susan T. Schrandt**

2974 E. Tiburn Boulevard  
Naples, Florida 34109  
Attorney for Personal Representative:  
/s/ Anthony J. Dimora  
Anthony J. Dimora, Esquire  
Florida Bar Number: 0092347  
Woodward, Pires & Lombardo, P.A.  
606 Bald Eagle Drive, Suite 500  
Post Office Box One  
Marco Island, Florida 34146  
Telephone Number: (239) 394-5161  
adimora@wpl-legal.com  
December 8, 15, 2023 23-02504C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
20TH JUDICIAL CIRCUIT IN AND  
FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
Case No.: 11-2023-CP-003418  
Hon. Joseph G. Foster  
IN RE: ESTATE OF  
STEVEN A. ROTA, SR.,  
Deceased.

The administration of the estate of STEVEN S. ROTA, SR., deceased, whose date of death was August 25, 2023, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail, East, Suite 1022, Naples, FL 34112. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Personal Representatives:**  
**/S/ PATRICIA M. ROTA**

**PATRICIA M. ROTA**  
249 2nd Street  
Bonita Springs, FL 34134  
Attorney for Personal Representatives:  
/S/ JOSEPH J. KULUNAS  
Joseph J. Kulunas, Esquire  
Attorney for Personal Representative  
Florida Bar Number: 308005  
FOX ROTHSCHILD LLP  
777 S. Flagler Dr., - Suite 1700  
West Tower  
West Palm Beach, FL 33401  
Telephone 561-835-9600  
E-Mail: jkulan@foxrothschild.com  
Secondary  
jvinnerstrom@foxrothschild.com  
150959365.2  
December 8, 15, 2023 23-02518C

**SECOND INSERTION**

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 23-CP-3342  
Division Probate  
IN RE: ESTATE OF  
RONALD H. OLIVER  
Deceased.

The administration of the estate of RONALD H. OLIVER, deceased, whose date of death was May 31, 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 34112-5324. The names and addresses of the Personal Representatives and the Personal Representatives' attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2023.

**Co-Personal Representatives:**  
**JULIA L. GORDON**

**c/o Cummings & Lockwood LLC**  
8000 Health Center Blvd., Suite 300  
Bonita Springs, Florida 34135  
**MICHAEL J. CARBINO**  
**c/o Cummings & Lockwood LLC**  
8000 Health Center Blvd., Suite 300  
Bonita Springs, Florida 34135  
Attorney for Co-Personal  
Representatives:  
BONIE S. MONTALVO, ESQ.  
Florida Bar No. 0124438  
Cummings & Lockwood LLC  
8000 Health Center Boulevard,  
Suite 300  
Bonita Springs, FL 34135  
7841774.1.docx 12/5/2023  
December 8, 15, 2023 23-02519C

**SECOND INSERTION**

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-002313-0001-XX  
**JOSE ISMAEL NOVO CUEVAS,**  
Plaintiff, vs.  
**CLUB MILANO, L.L.C.,**  
Defendants.  
TO: MICHAEL T. TIMMIS,  
as the only registered agent of Club Milano, L.L.C., a Florida Limited Liability Company, whose last known address is 5168 Taylor Drive, Ave Maria, Florida 34142.

YOU ARE HEREBY NOTIFIED that an action to quiet title on the following property:

The South 180 feet of Tract 131, Golden Gate Estates, Unit No. 67, according to the map or plat thereof as recorded in Plat Book 5, Page 89, Public Records of Collier County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 601 Brickell Key Drive, Suite 750, Miami, Florida 33131 on or before 30 days from the first publication of this notice and file an 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.

DATED on Nov 20 2023  
Crystal K. Kinzel  
Clerk of the Circuit Court  
By Esmeralda Santiago  
As Deputy Clerk

Isicoff Ragatz  
601 Brickell Key Drive, Suite 750,  
Miami, Florida 33131  
December 8, 15, 22, 29, 2023  
23-02482C

**SECOND INSERTION**

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.

112022CA0016360001XX  
**US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, Plaintiff, vs. THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CARMINE BUCCIARELLI A/K/A CARMINE GIOVANNI BUCCIARELLI, DECEASED; NAPLES TRACE CONDOMINIUM ASSOCIATION, INC.; ELISSA LEE BUCCIARELLI A/K/A ELISSA L. BUCCIARELLI; WENDY ANNE BUCCIARELLI A/K/A WENDY A. BUCCIARELLI; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL 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 HEREIN DESCRIBED, Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated November 21, 2023, and entered in Case No. 112022CA0016360001XX of the Circuit Court in and for Collier County, Florida, wherein US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST is Plaintiff and THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEEES, CREDITORS, AND ALL OTHER PARTIES

CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CARMINE BUCCIARELLI A/K/A CARMINE GIOVANNI BUCCIARELLI, DECEASED; NAPLES TRACE CONDOMINIUM ASSOCIATION, INC.; ELISSA LEE BUCCIARELLI A/K/A ELISSA L. BUCCIARELLI; WENDY ANNE BUCCIARELLI A/K/A WENDY A. BUCCIARELLI; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL 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 HEREIN DESCRIBED, are Defendants, CRYSTAL K KINZEL, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash in the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 a.m., on January 18, 2024, the following described property as set forth in said Final Judgment, to-wit:

UNIT NO. 206, OF NAPLES TRACE, A CONDOMINIUM, PHASE I, ACCORDING TO THE CONDOMINIUM DECLARATION THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN OFFICIAL RECORDS BOOK 1455, PAGES 278 THROUGH 344, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, TOGETHER WITH ALL APPURTENANCES THERETO, RECORDED IN OFFICIAL RECORDS BOOK 1462, PAGE 477; OFFICIAL RECORDS BOOK 1462, PAGE 491; OFFICIAL RECORDS BOOK 1462, PAGE 493; OFFICIAL RECORDS BOOK 1469, PAGE 1332; OFFICIAL RECORDS

BOOK 1469, PAGE 1333; OFFICIAL RECORDS BOOK 1469, PAGE 1335; AND OFFICIAL RECORDS BOOK 1469, PAGE 1338.

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. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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 least 5 days prior to the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager whose office is located at 3301 East 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 notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED November 29, 2023 .  
By: /s/ Lisa Woodburn  
Lisa A Woodburn  
Florida Bar No.: 11003  
Roy Diaz, Attorney of Record  
Florida Bar No. 767700  
Diaz Anselmo & Associates, P.A.  
Attorneys for Plaintiff  
499 NW 70th Ave.,  
Suite 309  
Fort Lauderdale, FL 33317  
Telephone: (954) 564-0071  
Facsimile: (954) 564-9252  
Service E-mail: answers@dallegal.com  
1496-185242 / TM1  
December 8, 15, 2023 23-02477C

**SAVE TIME**

Email your Legal Notice

legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

SARASOTA • MANATEE • HILLSBOROUGH • PASCO • PINELLAS • POLK • LEE • COLLIER • CHARLOTTE

Business Observer

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

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

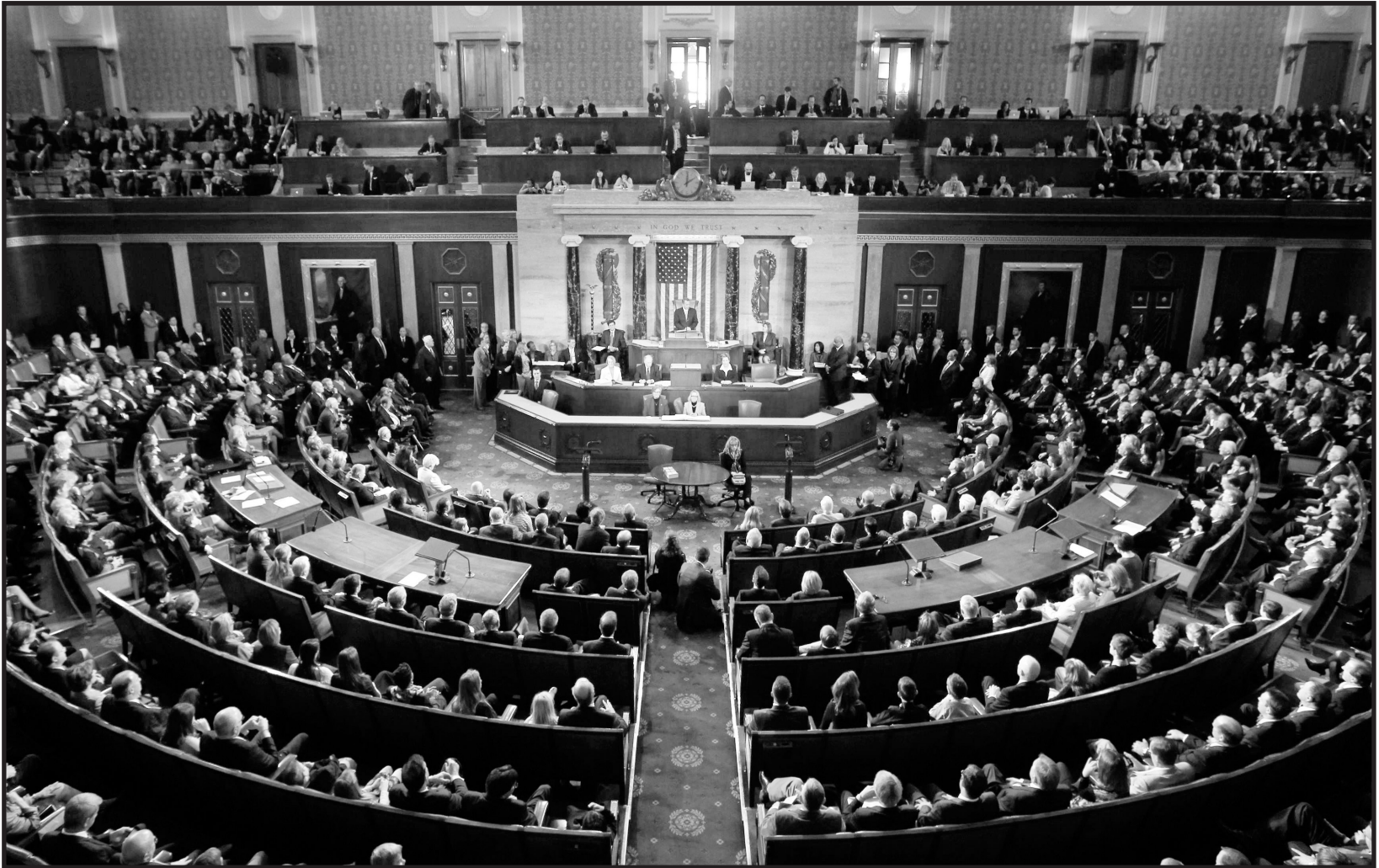
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

## HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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