

### COLLIER COUNTY LEGAL NOTICES

--- ESTATE / PUBLIC SALES ---

#### FIRST INSERTION

##### Notice of Self Storage Sale

Please take notice US Storage Centers - Orlando - Colonial located at 6205 W Colonial Dr., Orlando FL 32808 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an on-line auction via www.storagecenters.com on 12/17/2024 at 10:00AM. Unless stated otherwise the description of the contents are household goods, furnishings and garage essentials. Chuck Dolan unit #2086; Shanecqa Brown unit #2174. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
Nov. 29; Dec. 6, 2024 24-02099C

#### FIRST INSERTION

##### Notice of Self Storage Sale

Please take notice Midgard Self Storage - Naples 1 located at 6810 Collier Blvd., Naples, FL 34114 intends to hold a sale to sell the property stored at the Facility by the below list of Occupant who is in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 12/20/2024 at 1:00PM. Unless stated otherwise the description of the contents are household goods, furnishings and garage essentials. Brian Obrien unit #B085. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
Nov. 29; Dec. 6, 2024 24-02103C

#### FIRST INSERTION

##### NOTICE OF SALE:

BEST LIEN SERVICES: 7290 SW 41 ST MIAMI, FL 33155 WILL SELL AT A RESERVED PUBLIC SALE AT 9:00 AM THE VEHICLES LISTED BELOW AT THE FOLLOWING LOCATIONS TO SATISFY LIEN PURSUANT TO SECTION 713.585 OF THE FLORIDA STATUTES. 2017 CHEV 4D 1GIZB5TXHF146591 DEC. 5, 2024 AT TITO'S AUTO REPAIR OF NAPLES: 4227 ARNOLD AVE NAPLES, FL 34104 P#:239-263-7077 SUM TO REDEEM VEHICLE IS \$8,275.00 THE LIEN CLAIMED BY THE LIENOR IS SUBJECT TO ENFORCEMENT PURSUANT TO SECTION 713.585, F.S. AND THE VEHICLE MAY BE SOLD TO SATISFY THE LIEN. THE LIEN IS CLAIMED FOR LABOR, SERVICES PERFORMED, AND STORAGE CHARGES, IF ANY, AND THE AMOUNT DUE IN CASH ON THE DAY OF SALE, IF PAID TO THE LIENOR, WOULD REDEEM THE MOTOR VEHICLE. AT ANY TIME BEFORE THE DATE OF THE SALE OR PROPOSED SALE THE OWNER OR ANY PERSON CLAIMING AN INTEREST OR A LIEN ON THE VEHICLE MAY FILE A DEMAND FOR HEARING WITH THE CLERK OF THE CIRCUIT COURT IN THE COUNTY WHERE THE VEHICLE IS HELD TO DETERMINE WHETHER THE VEHICLE HAS BEEN WRONGFULLY TAKEN OR WITHHELD FROM HIM OR HER. AT ANY TIME BEFORE THE DATE OF THE SALE OR PROPOSED SALE A CUSTOMER OR A PERSON OF RECORD CLAIMING A LIEN ON THE VEHICLE MAY POST A CASH OR SURETY BOND IN THE AMOUNT STATED ON THE INVOICE WITH THE CLERK OF THE CIRCUIT COURT WHERE THE DISPUTED TRANSACTION OCCURRED. ANY PERSON(S) CLAIMING ANY INTEREST IN THE ABOVE VEHICLES SHOULD CONTACT BEST LIEN SERVICES (1-866-299-9391) AT LEAST 1 WEEK PRIOR TO THE LIEN SALE.  
November 29, 2024 24-02109C

#### FIRST INSERTION

##### NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL DISTRICT IN AND FOR THE COUNTY OF COLLIER, FLORIDA  
PROBATE DIVISION  
CASE NO.:  
11-24-CP-002933-0001-01  
IN RE: ESTATE OF  
CARMEL ANN CABALLO,  
deceased.

The administration of the estate of CARMEL ANN CABALLO, deceased, whose date of death was February 21, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trl E Ste 101, 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 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 DECEDECENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 29, 2024.

**Personal Representative:**  
**Rafael Caballo**  
700 Landover Circle, Apt. #204  
Naples, FL 34104  
Attorney for Personal Representative:  
Stephen G. Edlund, Esquire  
Email:  
SEdlund@Sawgrasslawflorida.com  
Florida Bar No. 1025383  
Sawgrass Law PLLC  
4420 3rd Ave E.  
Bradenton, FL 34208-5484  
Nov. 29; Dec. 6, 2024 24-02107C

#### FIRST INSERTION

##### NOTICE OF SALE

BEST LIEN SERVICES: 7290 SW 41 ST MIAMI, FL 33155 WILL SELL AT A RESERVED PUBLIC SALE AT 9:00 AM THE VEHICLES LISTED BELOW AT THE FOLLOWING LOCATION TO SATISFY LIEN PURSUANT TO SECTION 713.585 OF THE FLORIDA STATUTES.

COASTAL COLLISION: 3776 ARNOLD AVE NAPLES, FL 34104 P#:239-231-3095

2020 NISSA UT  
5N1AT2MV1LC748221  
DEC. 18, 2024 AT SUM TO REDEEM VEHICLE IS \$3,902.46

2002 FORD VN  
1FDWE35L62HA97107  
DEC. 19, 2024 AT SUM TO REDEEM VEHICLE IS \$1,850.00

THE LIEN CLAIMED BY THE LIENOR IS SUBJECT TO ENFORCEMENT PURSUANT TO SECTION 713.585, F.S. AND THE VEHICLE MAY BE SOLD TO SATISFY THE LIEN.

THE LIEN IS CLAIMED FOR LABOR, SERVICES PERFORMED, AND STORAGE CHARGES, IF ANY, AND THE AMOUNT DUE IN CASH ON THE DAY OF SALE, IF PAID TO THE LIENOR, WOULD REDEEM THE MOTOR VEHICLE.

AT ANY TIME BEFORE THE DATE OF THE SALE OR PROPOSED SALE THE OWNER OR ANY PERSON CLAIMING AN INTEREST OR A LIEN ON THE VEHICLE MAY FILE A DEMAND FOR HEARING WITH THE CLERK OF THE CIRCUIT COURT IN THE COUNTY WHERE THE VEHICLE IS HELD TO DETERMINE WHETHER THE VEHICLE HAS BEEN WRONGFULLY TAKEN OR WITHHELD FROM HIM OR HER.

AT ANY TIME BEFORE THE DATE OF THE SALE OR PROPOSED SALE A CUSTOMER OR A PERSON OF RECORD CLAIMING A LIEN ON THE VEHICLE MAY POST A CASH OR SURETY BOND IN THE AMOUNT STATED ON THE INVOICE WITH THE CLERK OF THE CIRCUIT COURT WHERE THE DISPUTED TRANSACTION OCCURRED.

ANY PERSON(S) CLAIMING ANY INTEREST IN THE ABOVE VEHICLES SHOULD CONTACT BEST LIEN SERVICES (1-866-299-9391) AT LEAST 1 WEEK PRIOR TO THE LIEN SALE.  
November 29, 2024 24-02121C

#### FIRST INSERTION

##### NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
CASE NO. 2024-CP-2914  
IN RE: ESTATE OF  
EDWARD L. SCANLON,  
Deceased.

The administration of the estate of Edward L. Scanlon, deceased, whose date of death was March 17, 2024, 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 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 DECEDECENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is: November 29, 2024.

**Barbara Andree LeJeune Scanlon,**  
a/k/a Andree L. Scanlon  
Personal Representative  
8473 Bay Colony Drive, #1604  
Naples, FL 34108

Patrick F. Mize,  
Attorney for Personal Representative  
Florida Bar No. 91556  
Harrison LLP  
8625 Tamiami Trail N,  
Suite 202  
Naples, FL 34108  
Telephone: (239) 316-1400  
E-Mail: pmize@harrisonllp.com  
Secondary E-Mail:  
FLservice@harrisonllp.com  
dbleggi@harrisonllp.com  
Nov. 29; Dec. 6, 2024 24-02108C

#### FIRST INSERTION

##### NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO. 2024 CP 003264  
JUDGE:

**CHRISTOPHER HAYDEN BROWN**  
IN RE: ESTATE OF  
**JAMES L. O'CONNOR,**  
DECEASED.

The administration of the estate of JAMES L. O'CONNOR, deceased, whose date of death was October 31, 2024, 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 PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDECENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is: November 29, 2024.

**KEVIN F. O'CONNOR**  
Personal Representative  
55 Lantern Lane  
Cohasset, Massachusetts 02025  
JUAN D. BENDECK  
Attorney for Personal Representative  
Florida Bar No. 78298  
DENTONS COHEN & GRIGSBY P.C.  
9110 Strada Place,  
Suite 6200  
Naples, Florida 34108  
Telephone: 239-390-1900  
Email: juan.bendeck@dentons.com  
Secondary Email:  
tami.panozzo@dentons.com  
Nov. 29; Dec. 6, 2024 24-02117C

#### NOTICE

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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 DECEDECENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is: November 29, 2024.

**KEVIN F. O'CONNOR**  
Personal Representative  
55 Lantern Lane  
Cohasset, Massachusetts 02025

JUAN D. BENDECK  
Attorney for Personal Representative  
Florida Bar No. 78298  
DENTONS COHEN & GRIGSBY P.C.  
9110 Strada Place,  
Suite 6200  
Naples, Florida 34108  
Telephone: 239-390-1900  
Email: juan.bendeck@dentons.com  
Secondary Email:  
tami.panozzo@dentons.com  
Nov. 29; Dec. 6, 2024 24-02117C

#### FIRST INSERTION

##### NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2024-CP-3288  
Division Probate  
IN RE: ESTATE OF  
CATHY SUE KATSNELSON,  
Deceased.

The administration of the estate of Cathy Sue Katsnelson, deceased, whose date of death was February 12, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail E., 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.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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 DECEDECENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is November 29, 2024.

**Personal Representative:**  
/s/ Mark Katsnelson  
**Mark Katsnelson**  
2081 Isla De Palma Circle  
Naples, Florida 34119

Attorney for Personal Representative:  
/s/ Joshua A. Grant

Joshua A. Grant, Attorney  
Florida Bar Number: 1002763  
Grant Cottrell, PLLC  
5147 Castello Drive  
Naples, FL 34103  
Telephone: (239) 649-4848  
Fax: (239) 643-9810  
E-Mail: josh.g@grantcottrell.com  
Secondary E-Mail:  
jennifer@grantcottrell.com  
Nov. 29; Dec. 6, 2024 24-02112C

#### FIRST INSERTION

##### PUBLIC SALE

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: 12/19/2024 at 10:45am.  
Tenant Name: Yvonne Puente  
General Description of Property:  
Misc. Personal Items

The auction will be listed and advertised on www.storagecenters.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.  
Nov. 29; Dec. 6, 2024 24-02118C

#### FIRST INSERTION

##### PUBLIC SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 10550 Goodlette-Frank Rd Naples, FL 34109 on 12/19/2024 AT 11:30 AM

Customer Name: Marcia Walker  
Description of items: Desk on wheels, Desk chair, boxes, household goods  
Customer Name: Anthony Ryals  
Description: cooler, Refrigerator, clothes, car seats.

The auction will be listed and advertised on www.storagecenters.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.  
Nov. 29; Dec. 6, 2024 24-02100C

#### FIRST INSERTION

##### PUBLIC SALE

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: 12/19/2024 Time: 10:15 AM

Darrell Hills  
White Car (Not For Sale)  
Ivey Pope  
Household Items  
Taylor Hauenstein  
Distilling Equipment  
Gardiner Dorsette  
Construction Equipment  
Yubis Perez  
Household/Garage Items  
Yubis Perez  
Household Items  
Connor Berge  
Household Items  
Bill Manning  
Household Items

The auction will be listed and advertised on www.storagecenters.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.  
Nov. 29; Dec. 6, 2024 24-02101C

#### FIRST INSERTION

##### Notice of Self Storage Sale

Please take notice Midgard Self Storage - Naples Two located at 15600 Old US 41, Naples, FL 34110 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an on-line auction via www.storagecenters.com on 12/20/2024 at 1:00PM. Unless stated otherwise the description of the contents are household goods, furnishings and garage essentials. Shauna Raff units #1102, #2101 & #S0254; Markasha Pearson unit #1129; Taylor Lee unit #2130; Estella Pesce unit #P139; Jose Gonzalez units #P246 & #S3A06; John Lynch unit #S00210; Julian Cain unit #S04G02. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
Nov. 29; Dec. 6, 2024 24-02102C

#### FIRST INSERTION

##### Notice of Self Storage Sale

Please take notice Midgard Self Storage - Naples located at 5725 Collier Blvd., Naples, FL 34114 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 12/20/2024 at 1:00PM. Unless stated otherwise the description of the contents are household goods, furnishings and garage essentials. Brian Obrien unit #0236; Erik E Dignan unit #0236; Steven Ferrimos unit #P53. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
Nov. 29; Dec. 6, 2024 24-02104C

#### FIRST INSERTION

##### PUBLIC SALE

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: 14600 Old US 41 Naples, FL 34110 December 19th, 2024 at 10:00am

Lee Hoffman  
Shelving, boxes, appliances and tools  
Pamela Alexander  
Boxes, household furniture, motorized wheelchair and TVs

The auction will be listed and advertised on www.storagecenters.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.  
Nov. 29; Dec. 6, 2024 24-02105C

#### FIRST INSERTION

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

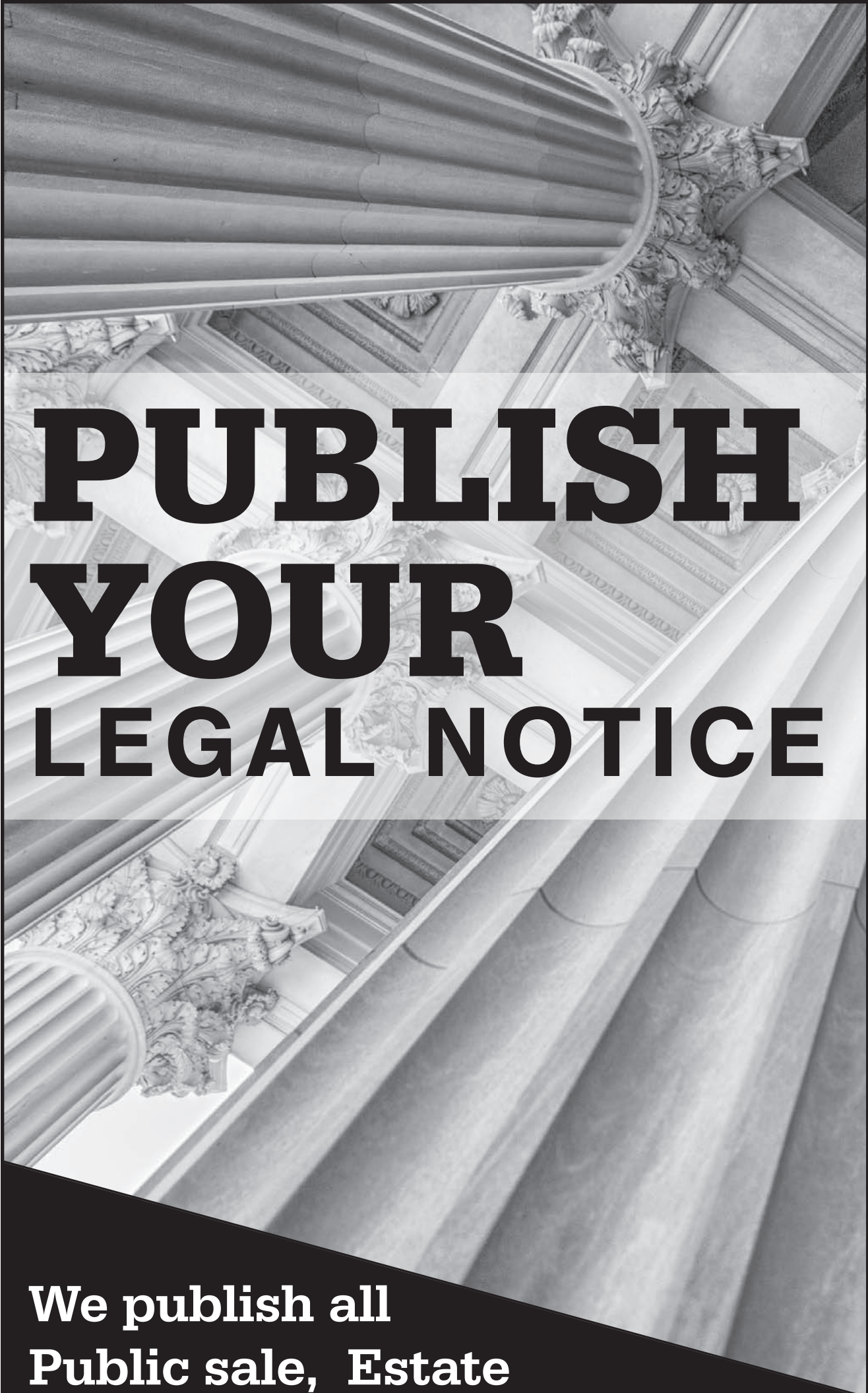
Notice is hereby given that the undersigned, desiring to engage in business under the fictitious name of Florida Cool Home Coatings and Cleaning located at 3153 Capistrano Ln in the County of Collier, in the City of Naples, Florida 34114, intends to register the said name with the Division of Corporations, Florida Department of State, Tallahassee, Florida. Dated at Naples, Florida this 21st day of November, 2024. Islandwide Home Services Inc.  
Nov. 29; Dec. 6, 2024 24-02113C

#### FIRST INSERTION

##### NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Please take notice SmartStop Self Storage located at 275 Goodlette Frank Road, Naples, FL 34102 intends to hold an auction of the goods stored in the following units to satisfy the lien of the owner. The sale will occur as an online auction via www.selfstorageauction.com on 12/19/2024 at 2:30pm. Contents include personal property along with the described belongings to those individuals listed below.

02074  
Coralie Boudreaux  
furniture, boxes  
Purchases must be paid at the above referenced facility in order to complete the transaction. SmartStop Self Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. Please contact the property with any questions (239) 241-3897.  
Nov. 29; Dec. 6, 2024 24-02119C



# PUBLISH YOUR LEGAL NOTICE

**We publish all  
Public sale, Estate  
& Court-related notices**

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf

Call **941-906-9386**  
and select the appropriate County name from the menu option  
or email **legal@businessobserverfl.com**

FLORIDA'S NEWSPAPER FOR THE C-SUITE  
**Business  
Observer**

1V20878\_V22

--- ESTATE ---

FIRST INSERTION

**NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
COLLIER COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 11-2024-CP-003174-0001-01  
Division Probate  
IN RE: ESTATE OF  
Robert C. Auerbach  
Deceased.**

The administration of the estate of Robert C. Auerbach, deceased, whose date of death was May 7, 2024, 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.

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act

as described is ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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 November 29, 2024

**Personal Representative:**  
**Pumpkin Auerbach**  
1113 West Highway 42,  
La Grange, KY 44031

Attorney for Personal Representative:  
Matthew R. Hochstetler  
Email Addresses:

mhochstetler@djestatelaw.com  
dwalker@djestatelaw.com  
Florida Bar No. 85056  
900 5th Avenue South, Ste. 202  
Naples, FL 34102  
Telephone: 239-529-5298  
Nov. 29; Dec. 6, 2024 24-02116C

# SAVE TIME



**Email your Legal Notice**

*legal@businessobserverfl.com*

*Deadline Wednesday at noon • Friday Publication*

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

FLORIDA'S NEWSPAPER FOR THE C-SUITE  
**Business  
Observer**

1V20906\_V18

--- SALES / ESTATE ---

FIRST INSERTION

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

**CASE No. 11-2023-CA-002132-0001-XX**  
**PRIMARY RESIDENTIAL MORTGAGE, INC., PLAINTIFF, VS. ANNIEL JORGE AIELLO A/K/A ANNIEL AIELLO, ET AL. DEFENDANT(S).**  
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated October 14, 2024 in the above action, the Collier County Clerk of Court will sell to the highest bidder for cash at Collier, Florida, on January 9, 2025, at 11:00 AM, at Lobby 3rd Floor, Court-house Annex of Collier County Court-house, 3315 E. Tamiami Trail, Naples, FL 34112, for the following described property:

LOT 264, FOREST PARK PHASE III, ACCORDING TO THE PLAT THEREOF, AS, RECORDED IN PLAT BOOK 39, PAGES 49 THROUGH 55, 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. 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.

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 & Partners, PLLC Attorney for Plaintiff  
600 West Hillsboro Boulevard Suite 600  
Deerfield Beach, FL 33441  
Telephone #: 561-338-4101  
Fax #: 561-338-4077  
Email: eservice@tmppllc.com  
By: Marlon Hyatt, Esq.  
FBN: 72009  
Nov. 29; Dec. 6, 2024 24-02110C

FIRST INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 24-CP-2596 Division Probate IN RE: ESTATE OF NORINE E. SCOTT Deceased.**

The administration of the estate of Norine E. Scott, deceased, whose date of death was July 12th, 2024, 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 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 November 29, 2024.

**Personal Representatives:**  
**Sheryl Chomiuk**  
Attorney for Personal Representatives:  
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  
Nov. 29; Dec. 6, 2024 24-02120C

FIRST INSERTION

**NOTICE TO CREDITORS IN THE TWENTIETH JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2024-CP-3170 IN RE: ESTATE OF EDWARD J. GREER, Deceased.**

The administration of the estate of Edward J. Greer, deceased, whose date of death was September 22, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 East Tamiami Trail, Naples, Florida 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

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

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

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

The date of first publication of this notice is November 29, 2024.

**Personal Representative:**  
**/s/ Woodrow J. Beauregard Woodrow J. Beauregard**  
1552 Biscayne Way  
Marco Island, Florida 34145  
Attorney for Personal Representative:  
/s/ Robert T. Carroll  
Robert T. Carroll  
Florida Bar No. 115107  
GALBRAITH WEATHERBIE LAW, PLLC  
999 Vanderbilt Beach Rd., Suite #509  
Naples, Florida 34108  
Telephone: (239) 325-2300  
Primary E-Mail: rcarroll@gwtrust.law  
Secondary E-Mail: aboswell@gwtrust.law  
Nov. 29; Dec. 6, 2024 24-02115C

FIRST INSERTION

**NOTICE OF SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION**

**Case #: 11-2023-CA-002650-0001-XX**  
**PNC Bank, National Association Plaintiff, -vs.-**  
**Jon E. Watral; Unknown Spouse of Jon E. Watral; Windsor Place at Berkshire Lakes Condominium Association, Inc.; Berkshire Lakes Master Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 11-2023-CA-002650-0001-XX of the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein PNC Bank, National Association, Plaintiff and Jon E. Watral are defendant(s), I, Clerk of Court, Crystal K. Kinzel, will sell to the highest and best bidder for cash IN THE LOBBY ON THE 3RD FLOOR OF THE COURTHOUSE ANNEX, COLLIER COUNTY COURTHOUSE, 3315 TAMAMI TRAIL EAST, NAPLES, FLORIDA, 34112 AT 11:00 A.M. on January 9, 2025, the following described property as set forth in said Final Judgment, to-wit:  
BUILDING 6, UNIT 202, WINDSOR PLACE AT BERKSHIRE LAKES, PHASE I, A CONDOMINIUM ACCORD-

ING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 2016 AT PAGE 1859 OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE COMMON ELEMENTS AS DESCRIBED IN SAID DECLARATION APPURTENANT THERETO.

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 NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Charles Rice, Administrative 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 of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
LOGS LEGAL GROUP LLP  
750 Park of Commerce Blvd., Suite 130  
Boca Raton, Florida 33487  
(561) 998-6700  
(561) 998-6707  
23-329348 FC01 NCM  
Nov. 29; Dec. 6, 2024 24-02106C

FIRST INSERTION

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

**CASE NO.: 2023-CA-002591**  
**M&T BANK, Plaintiff, v. MICHAEL J MAGUIRE, et al., Defendants.**

NOTICE is hereby given that Crystal K. Kinzel, Clerk of the Circuit Court of Collier County, Florida, will on January 9, 2025, at 11:00 a.m. ET, in the Court-house Annex, Collier County Court-house, 3315 Tamiami Trail East, Ste. 102, Naples, FL 34112, in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Collier County, Florida, to wit:  
Condominium Unit C-304, AMBERLY VILLAGE I, A CONDOMINIUM, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof recorded in Official Record Book 1515, Page 210-315, as amended from time to time, of the Public Records of Collier County, Florida. Property Address: 3675 Amberly Cir #C304, Naples, FL 34112.

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date

of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.

SUBMITTED on this 25th day of November, 2024.

TIFFANY & BOSCO, P.A.  
/s/ Kathryn I. Kasper, Esq.  
Anthony R. Smith, Esq.  
FL Bar #157147  
Kathryn I. Kasper, Esq.  
FL Bar #621188  
Attorneys for Plaintiff

OF COUNSEL:  
Tiffany & Bosco, P.A.  
1201 S. Orlando Ave, Suite 430  
Winter Park, FL 32789  
Telephone: (205) 930-5200  
Facsimile: (407) 712-9201  
Nov. 29; Dec. 6, 2024 24-02114C

FIRST INSERTION

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

**CASE No. 11-2019-CA-004426-0001-XX**  
**WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR CASCADE FUNDING MORTGAGE TRUST HB2. PLAINTIFF, VS. ROBERT REYNOLDS A/K/A ROBERT DALE REYNOLDS, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated June 25, 2024 in the above action, the Collier County Clerk of Court will sell to the highest bidder for cash at Collier, Florida, on January 30, 2025, at 11:00 AM, at Lobby 3rd Floor, Court-house Annex of Collier County Court-house, 3315 E. Tamiami Trail, Naples, FL 34112, for the following described property:

Lot 24 and 25, Block H, Naples, Villas, according to the plat in Plat Book 4, Page 7, 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. 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.

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 & Partners, PLLC Attorney for Plaintiff  
600 West Hillsboro Boulevard Suite 600  
Deerfield Beach, FL 33441  
Telephone #: 561-338-4101  
Fax #: 561-338-4077  
Email: eservice@tmppllc.com  
By: Kyle Melanson, Esq  
FBN 1017909  
Nov. 29; Dec. 6, 2024 24-02111C

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 24-CP-3152 Division Probate IN RE: ESTATE OF CARLA ANNE BYRNE, a/k/a KAYE KENDALL BYRNE Deceased.**

The administration of the Estate of CARLA ANNE BYRNE, a/k/a KAYE KENDALL BYRNE, deceased, whose date of death was September 27, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite #102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 22, 2024.

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Right at Death Act (Sections 732.216-732.228 of the Florida Probate Code) applies or may apply, unless a written demand is made by a creditor as specified in Section 732.2211 of the Florida Probate Code.

**Personal Representative:**  
**DOUGLAS BRIAN BYRNE**  
c/o Cummings & Lockwood LLC  
8000 Health Center Blvd., Suite 300  
Bonita Springs, Florida 34135  
Attorney for Personal Representative:  
MARY BETH CRAWFORD, ESQ.  
Florida Bar No. 0115754  
Cummings & Lockwood LLC  
8000 Health Center Boulevard, Suite 300  
Bonita Springs, FL 34135  
8593762.1.docx 10/18/2024  
November 22, 29, 2024 24-02091C

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 112024CP003015000101 IN RE: ESTATE OF ZOILA GOMEZ, Deceased.**

The administration of the estate of ZOILA GOMEZ, Deceased, whose date of death was January 12, 2024, 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 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.

A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211.

The date of first publication of this notice is November 22, 2024.

**WILLIAM MARTINEZ, Personal Representative**  
Attorney for Personal Representative:  
Scott R. Bugay, Esquire  
Florida Bar No. 5207  
Citicentre, Suite P600  
290 NW 165 Street  
Miami FL 33169  
Telephone: (305) 956-9040  
Fax: (305) 945-2905  
Primary Email:  
Scott@srblawyers.com  
Secondary Email:  
angelica@srblawyers.com  
November 22, 29, 2024 24-02092C

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2024-CP-002979 IN RE: ESTATE OF EDNA ANN GREGG, Deceased.**

The administration of the estate of EDNA ANN GREGG, deceased, whose date of death was August 2, 2024, 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.

A Personal Representative or cura-

tor has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211.

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: November 22, 2024.

**SANDRA CANTOR Personal Representative**  
2209 NE 7th Avenue  
Cape Coral, FL 33909  
Robert D. Hines, Esq.  
Attorney for Personal Representative  
Florida Bar No. 0413550  
Hines Norman Hines, P.L.  
1312 W. Fletcher Avenue, Suite B  
Tampa, FL 33612  
Telephone: 813-265-0100  
Email: rhines@hnh-law.com  
Secondary Email:  
jrvera@hnh-law.com  
November 22, 29, 2024 24-02090C

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--- ACTIONS / SALES / ESTATE ---

SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
**CASE NO.: 2022 CA 001172**  
**BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST,**  
Plaintiff, VS.  
**UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, SURVIVING SPOUSE, GRANTEEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF JUNE E. BOTICH, DECEASED;** et al.,  
Defendant(s).  
TO: Unknown Heirs, Beneficiaries, Devises, Surviving Spouse, Grantees, Assignee, Lienors, Creditors, Trustees, and All Other Parties Claiming an Interest By, Through, Under, or Against

The Estate of Barbara Paradis, deceased Last Known Residence: Unknown  
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in COLLIER County, Florida: THAT CERTAIN CONDOMINIUM PARCEL COMPOSED OF LOT 21, SHENANDOAH ESTATES, PHASE I, A CONDOMINIUM, AND AN UNDIVIDED SHARE IN THE COMMON ELEMENTS APPURTENANT THERETO IN ACCORDANCE WITH AND SUBJECT TO THE COVENANTS, RESTRICTIONS, TERMS, AND OTHER PROVISIONS OF THE DECLARATION THEREOF RECORDED IN OFFICIAL RECORDS BOOK 761, PAGES 191 THROUGH 237, INCLUSIVE, AS AMENDED AND RESTATED IN OR BOOK 1129, PAGES 1391 THROUGH 1437, INCLUSIVE, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, AND SUBSEQUENT AMEND-

MENTS THERETO.  
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484, on or before 30 days from 1st date of publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.  
Dated on 11-13-24.  
As Clerk of the Court  
(SEAL) By: Esmerelda Santiago  
11-2022-CA-001172-0000-XX  
11/13/2024  
As Deputy Clerk  
ALDRIDGE PITE, LLP,  
Plaintiff's attorney,  
5300 West Atlantic Avenue Suite 303  
Delray Beach, FL 33484  
1395-5566  
Ref#9855  
November 22, 29, 2024 24-02072C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 2024-CP-003250**  
**IN RE: ESTATE OF PETER M. MENDELSON, Deceased.**  
The administration of the estate of PETER M. MENDELSON, deceased, whose date of death was September 12, 2024, 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 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.  
The personal representative has no

duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.  
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: November 22, 2024.  
**MICHELE P. BERMAN**  
**Personal Representative**  
4335 N. Claremont Avenue  
Chicago, IL 60618  
/s/ Lisa H. Lipman  
LISA H. LIPMAN  
Attorney for Personal Representative  
Florida Bar No. 030485  
Roetzel & Address LPA  
999 Vanderbilt Beach Road,  
Suite 401  
Naples, FL 34108  
Telephone: (239) 649-6200  
Facsimile: (239) 261-3659  
E-Mail: llipman@ralaw.com  
Secondary E-Mail: serve.lipman@ralaw.com  
November 22, 29, 2024 24-02084C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
**PROBATE DIVISION**  
**FILE NO.**  
**11-2024-CP-3054-0001-01**  
**IN RE: ESTATE OF ROBERT HENRY KLING, Deceased.**  
The administration of the estate of ROBERT HENRY KLING, deceased, File No. 11-2024-CP-3054-0001-01, 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, 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 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claim with this Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.  
The date of first publication of this Notice is November 22, 2024.

**Personal Representative:**  
**Barbara Klink**  
3845 35th Avenue, NE  
Naples, Florida 34120  
Attorney for Personal Representative:  
Judy A. Romano  
Florida Bar No. 881200  
6719 Winkler Road, Suite 118  
Fort Myers, Florida 33919  
Telephone: (239) 437-5378  
November 22, 29, 2024 24-02069C

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
DIVISION: CIVIL  
CASE NO.  
**11-2024-CC-001776-0001-01**  
**THE SURF CLUB OF MARCO, INC.,** a Florida non-profit corporation,  
Plaintiff, vs.  
**JOHN S. TOMASELLO, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; ELAINE M. TOMASELLO, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; MARIA MRUGALSKI, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; TINA COLSON A/K/A TINA HARBISON, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; JULIE FERA, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; JOHNS TOMASELLO, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; ANDREW FERA,**

**INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST; AND JACOB MRUGALSKI, INDIVIDUALLY AND AS CO-TRUSTEE OF THE JOHN S. TOMASELLO AND ELAINE M. TOMASELLO REVOCABLE TRUST, Defendants.**  
**COMES NOW,** Plaintiff, **THE SURF CLUB OF MARCO, 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 DECEMBER 12, 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: Timeshare Estate No 13, in Unit 309, in Building I, of THE SURF CLUB OF MARCO, a Condominium, as so designated in the Declaration of Condominium recorded in Official Records Book 1011, Pages 1316 through 1437, of the Public Records of Collier County, Florida and amendments thereto, if any, together with an undivided interest as tenant in common in the Common Elements of the property as described in said Declaration, and together with the right of ingress and egress from said property and the right to use the common elements of the Condo-

minium, in accordance with said Declaration during the terms of Grantee's Timeshare Estate also known as 540 South Collier Boulevard, Marco Island, Florida 34145.  
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 TAMIAMI 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  
48272 / 24-45073  
November 22, 29, 2024 24-02068C

SECOND INSERTION

**Notice To Creditors**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No.:**  
**11-2024-CP-002378**  
**IN RE: ESTATE OF PHYLLIS S. FINK, Deceased.**  
The administration of the estate of PHYLLIS S. FINK, deceased, whose date of death was May 24, 2024, 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 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.  
The personal representative has no

death by the decedent or the decedent's surviving spouse, if any, is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211.  
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 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 November 22, 2024.  
**Personal Representative:**  
**/s/Jonathan N. Fink**  
**Jonathan N. Fink**  
30 Mansel Drive  
Reisterstown, Maryland 21136  
Attorney For Personal Representative:  
/s/Andrew K. Fein, Esq.  
Andrew K. Fein, Esq.  
Florida Bar No. 956430  
Minerley Fein, P.A.  
1200 North Federal Highway,  
Suite 420  
Boca Raton, Florida 33432  
Telephone: (561) 362-6699  
Facsimile: (561) 447-9884  
Primary E-mail:  
drew@minerleyfein.com  
Secondary E-mail:  
fileclerk@minerleyfein.com  
November 22, 29, 2024 24-02070C

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
CASE NO.  
**11-2024-CA-000434-0001-XX**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE COLT 2021-2 MORTGAGE LOAN TRUST, A NEW YORK COMMON LAW TRUST,**  
Plaintiff, vs.  
**DCS NAPLES INVESTMENTS LLC, et al.**  
Defendant(s).  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 14, 2024, and entered in 11-2024-CA-000434-0001-XX of the Circuit Court of the TWENTIETH Judicial Circuit in and for Collier County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE COLT 2021-2 MORTGAGE LOAN TRUST, A NEW YORK COMMON LAW TRUST is the Plaintiff and DCS NAPLES INVESTMENTS LLC; VICTOR SHER; JUDITH SHER; MONICA SHER are the Defendant(s). Crystal K. Kinzel as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at in the 1st floor of the Courthouse Annex in the Multipurpose Room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on December 12, 2024, the following described property as set forth in said Final Judgment, to wit:  
BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SECTION 13, TOWNSHIP 50 SOUTH, RANGE 25 EAST, COLLIER COUNTY, FLORIDA, RUN NORTH 00°02'05" EAST, ALONG THE WEST LINE SECTION 13, 593.27 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 00°02'05" EAST 410.95 FEET; THENCE NORTH 89°54'45" EAST 200.00 FEET, THENCE NORTH 00°02'05" EAST 135.00 FEET; THENCE

NORTH 89°54'45" EAST 56.00 FEET; THENCE NORTH 00°02'05" EAST 60.00 FEET; THENCE NORTH 89°54'45" EAST 60.00 FEET; THENCE SOUTH 00°12'01" EAST 605.95 FEET; THENCE SOUTH 89°54'45" WEST 313.52 FEET TO THE POINT OF BEGINNING. SUBJECT TO THAT CERTAIN UTILITY EASEMENT DESCRIBED AS THAT PART OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION 13, TOWNSHIP 50 SOUTH, RANGE 25 EAST, COLLIER COUNTY, FLORIDA, BEING MORE PARTICULARLY AS DESCRIBED AS FOLLOWS:  
COMMENCING AT THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER (SW 1/4) OF THE NORTHWEST QUARTER (NW 1/4) OF SAID SECTION 13; THENCE, ALONG THE WEST LINE OF SAID SECTION 13, SOUTH 00°08'30" WEST 138 FEET TO THE NORTH RIGHT-OF-WAY OF BARRETT AVENUE; THENCE NORTH 90°00'00" EAST 260 FEET, ALONG SAID RIGHT-OF-WAY, TO THE BOUNDARY OF THAT LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1281, PAGES 2367 THRU 2369, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, TO THE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUE NORTH 90°00'00" EAST 20 FEET; THENCE SOUTH 00°08'00" WEST 20 FEET; THENCE SOUTH 90°00'00" WEST 20 FEET; THENCE NORTH 00°08'30" EAST 20 FEET TO THE POINT OF BEGINNING OF THE PARCEL DESCRIBED HEREIN.  
Property Address: 3200 BARRETT AVENUE, NAPLES, FL 34112  
Any person claiming an interest in the

surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.  
**IMPORTANT**  
**AMERICANS WITH DISABILITIES ACT.** If you are an individual with a disability who needs an accommodation in order to participate in a court proceeding or other court service, program, or activity, you are entitled, at no cost to you, to the provision of certain assistance. Requests for accommodations may be presented on this form, in another written format, or orally. Please complete the attached form (see 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, email crice@ca.cjis20.org.  
Dated this 15 day of November, 2024,  
**ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC,**  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: flmail@raslg.com  
By: /s/ Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email:  
dsalem@raslg.com  
Submitted by:  
Robertson, Anschutz, Schneid,  
Crane & Partners, PLLC,  
Attorneys for Plaintiff  
6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Fax: 561-997-6909  
23-119830 - NaC  
November 22, 29, 2024 24-02076C

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 2024-CP-3265**  
**IN RE: ESTATE OF MURRAY PAUL COLLETTE, Deceased.**  
The administration of the estate of MURRAY PAUL COLLETTE, deceased, whose date of death was September 5, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112-5324. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
The Personal Representative has no

creditor as specified under s. 732.2211, Florida Statutes.  
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 November 22, 2024.  
**Personal Representative:**  
**/s/ Patrick Collette**  
**PATRICK COLLETTE**  
9241 Country Road 156  
Salida, Colorado 81201  
Attorney for Personal Representative:  
/s/ Kyle T. Mordeu  
KYLE T. MORDEU  
Florida Bar Number: 1022234  
HAHN LOESER & PARKS LLP  
5811 Pelican Bay Boulevard,  
Suite 650  
Naples, Florida 34108  
Telephone: (239) 254-2900  
Fax: (230) 592-7716  
E-Mail: kmordeu@hahnlaw.com  
Secondary E-Mail:  
dlegan@hahnlaw.com  
18222188.1  
November 22, 29, 2024 24-02093C

SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA  
**CASE NO. : 2017-CA-001261**  
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE FOR NEW CENTURY HOME EQUITY LOAN TRUST 2004-I,**  
Plaintiff, vs.  
**URSULA ANN LANGLEY, et al., Defendants.**  
NOTICE IS HEREBY GIVEN that, pursuant to the Final Judgment of Foreclosure entered on the 10th day of September, 2024, in the above-captioned action, the following property situated in Collier County, Florida, described as:  
LOT 2, BLOCK A, THURNER RIDGE, A SUBDIVISION OF A PORTION OF LOT 86, NAPLES IMPROVEMENT COMPANY'S LITTLE FARMS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 2, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA, ALSO BEING IN SECTION 27, TOWNSHIP 49 SOUTH, RANGE 25 EAST, CITY OF NAPLES, FLORIDA, A/K/A LOT 2, BLOCK A, THURNER RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 11, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

shall be sold by the Clerk of Court, CRYSTAL K. KINZEL, on the 19th day of December, 2024 at 11:00 a.m. (Eastern Time) in person, in the lobby on the third floor of the Courthouse Annex in the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, to the highest bidder, for cash, after giving notice as required by section 45.031, Florida Statutes.  
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.  
/s/ Nicole Ramirez  
NICOLE R. RAMIREZ, ESQ.  
Board Certified Appellate Practice  
Florida Bar No.: 108006  
Email: nramirez@storelawgroup.com  
STOREY LAW GROUP, P.A.  
221 NE Ivanhoe Blvd, Suite 300  
Orlando, FL 32804  
Telephone: 407-488-1225  
Email: shaker@storelawgroup.com  
Attorneys for PLAINTIFF  
November 22, 29, 2024 24-02085C

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

# \$\$\$

**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.

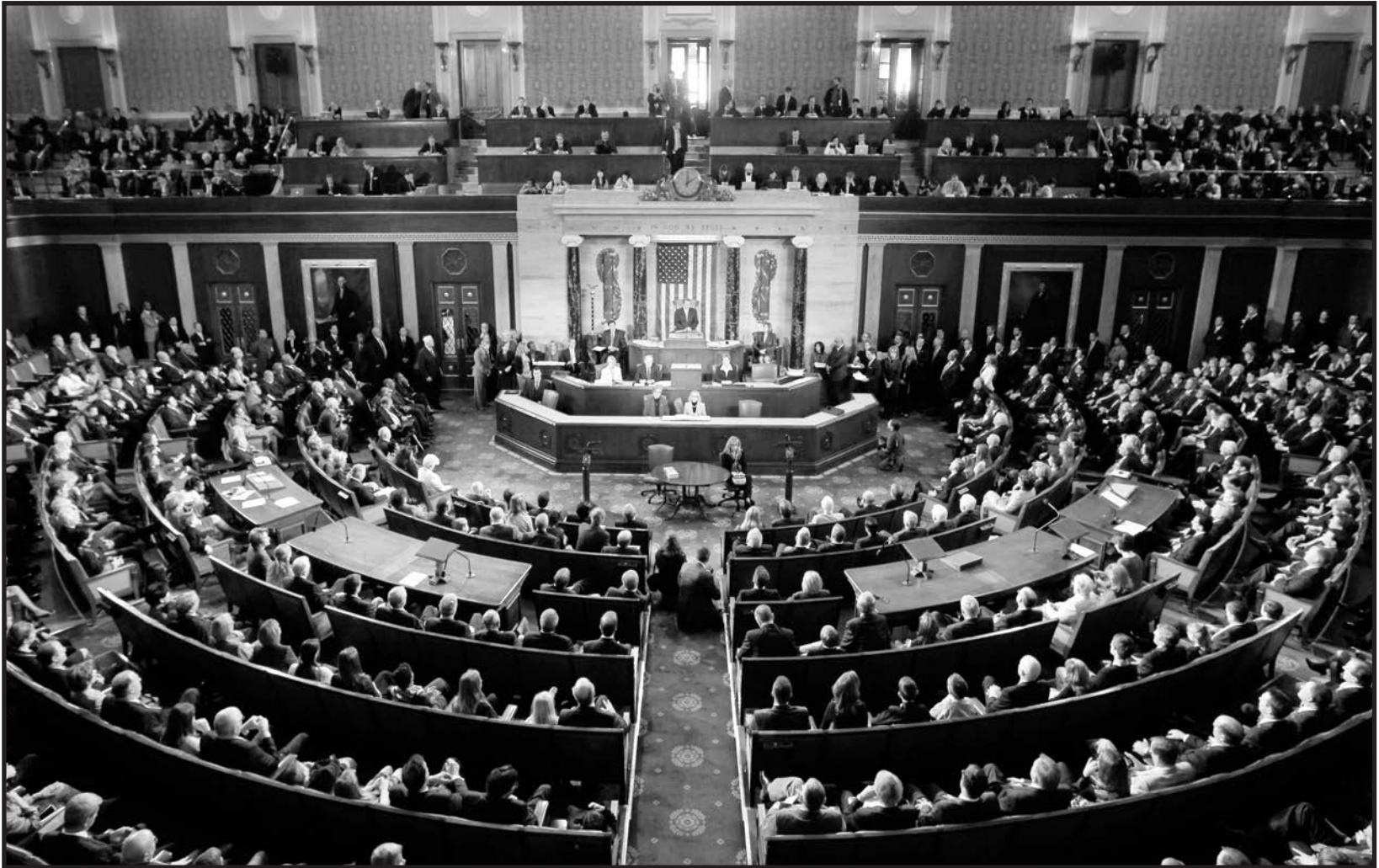
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.