

COLLIER COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION	
NOTICE OF PUBLIC SALE	
To satisfy the owner's storage lien, PS Retail Sales, LLC will sell at public lien sale on June 24, 2025, 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 09:30 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 # 00121, 13191 Tamiami Trl E, Naples, FL 34114, (239) 610-1150	Time: 09:30 AM
Sale to be held at www.storagetreasures.com.	
1202 - Whelpley, Kristal; 2031 - Steele, Cara; 3007 - brookbank, Ciara; 3085 - Peoples, Andrew; 3198 - Bueno, Juan; 4007 - Naude, Guerson	
PUBLIC STORAGE # 00131, 8705 Addison Place Dr, Naples, FL 34119, (239) 944-5375	Time: 09:45 AM
Sale to be held at www.storagetreasures.com.	
1326 - Saint-Hilaire, Maxiane; 1413 - Lopez, Crystal; 1520 - Rodriguez, Lndsey; 2020 - Naples Elite Frenchies Jackson, Neiyamia; 2324 - Parker, Natalie; 2622 - Khalamov, Irene; 2708 - Gay, Drew; 3008 - Dalton, Melissa; 3625 - Scholes, Stephanie; 3818 - ortiz, Maria	
PUBLIC STORAGE # 22131, 1361 Airport Rd S, Naples, FL 34104, (239) 430-0200	Time: 10:00 AM
Sale to be held at www.storagetreasures.com.	
1069 - Vilpre, Victor; 2025 - SPAGNUOLO, RICHARD; 2083 - Hernandez, Elsa D; 2114 - Mostafa, Beau; 2126 - Loughridge, Emmy; 3127 - Patton, Jennifer; 4062 - Brodhun, Ellen; 4071 - Brodhun, Ellen	
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.	
A037 - Richter, Lloyd; A066 - Acebes, Carlos; A080 - Thibeault, Nicole; B022 - Wilks, Sherri; B038 - Marincek, Jennifer; B047 - Guerrero, maria; B080 - Lewis, Samantha; C003 - Young, Benjamin; C020 - Pauly, Rachel; D007 - Nieves, Lisa; D018 - Rosario, Max Irasque; D041 - Toussaint, Luclass	
PUBLIC STORAGE # 25435, 3555 Radio Road, Naples, FL 34104, (941) 229-6127	Time: 10:30 AM
Sale to be held at www.storagetreasures.com.	
A049 - pappalardo, Jason; A117 - McDaniel, Amanda; A332 - montero, norma; A634 - Thacker, Kyle; A712 - Greco, Lou; A826 - Vanston, Jennifer; B049 - Medina, Juan; E252 - Marius, Louise; H348 - Beams, Shawan; H373 - Vincent, Pierre; I411 - Davis, Gigi; I417 - Warren, Rich	
PUBLIC STORAGE # 25849, 7325 Davis Blvd, Naples, FL 34104, (305) 615-1925	Time: 11:45 AM
Sale to be held at www.storagetreasures.com.	
A1406 - Gomez, Jorge; A1412 - Joubert, Christine; A1481 - Pierre, Handerson; C2105 - Nicholas, Sonia; C2109 - Cruz, Germaine; D0111 - Heiston, Dominic; D2205 - Taboada, Adel; D2251 - Rojas, Sara; F0012 - Gonzalez, Roberto; F1351 - rios, francisco; F2220 - Jean, Daniella; F2267 - Jones, Brenda; F2326 - Fults, Brian; F2346 - Meissner, Jami	
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.	
1016 - Tressler, Oliver; 1021 - ServPro of East Naples Bergeron, Tayler; 1022 - ServPro of East Naples Bergeron, Tayler; 1067 - aguiar, kamila; 1159 - Lucas, Claudia; 1166 - howard, Demodrick; 1362 - ServPro of East Naples Bergeron, Tayler; 1378 - Pye, Linda; 2050 - Noble, Diana; 2079 - Cannon, Brandon; 2158 - Mendoza, Margarito; 2192 - Miranda, Andy; 2222 - Pozada, Isbert; 2261 - Santiago, Stephanie; 2321 - Sanabria, Anabelle; 2327 - Manning, Bill; 2383 - Maulden, Jakeela; 2409 - Pye, Linda; 2413 - Carvajal, Marion; 2449 - Burger, Gareshia; 2572 - Alfonso, Lazaro; 2589 - Rosario, Magdiel; 2606 - REYES, RAQUEL	
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.	
June 6, 13, 2025	25-00828C

FIRST INSERTION	
NOTICE OF PUBLIC SALE PURSUANT TO FLORIDA STATUTES SECTION 715.109 --- NOTICE IS HEREBY GIVEN THAT PUBLIC SALE OF THE FOLLOW- ING PROPERTY WILL BE HELD AT 9:00A.M. ON WEDNESDAY, JUNE 18, 2025 --- AUCTION WILL BE CONDUCTED ONLINE ONLY - INTERNET BIDDING WITH LIVE AUDIO - www.stamplerauctions. com --- FORMER TENANT: SBG SUBS LLC --- PLACE OF ASSETS: 12620 TAMIAMI TRAIL - NAPLES FL 34113 --- ALL OF FORMER TENANT'S PERSONAL PROPERTY INCLUDING, BUT NOT LIMITED TO: Bread Ovens, 3-Door Freezers, Reach-In Freezers, Hotwells, Sand- wich Cold Units, Bread Cabinets, Bunn Brewers, Slicers, Bubbler Machines, Speed Ovens, Ice Maker, Bread Retard- ers, Microwave, Cabinets with Stainless Steel Tops, Counters, Sinks, Stainless Steel Tables, Bread Cooling Racks, Cookie Display Cases, Chip Racks, "Open" Signs, Booths, Tables, Chairs, Trash Cans, More --- LANDLORD: SUBWAY REAL ES- TATE LLC - 1 CORPORATE DRIVE #100 - SHELTON CT 06484 --- AUCTIONEER: STAM- PLER AUCTIONS - 5412 STIRLING ROAD - DAVIE, FL 33314 --- 954.921.8888 --- AB196 AU295 June 6, 13, 2025	25-00834C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1190 Division PROBATE IN RE: ESTATE OF JOSEPH R. CLAPP Deceased	
The administration of the estate of Joseph R. Clapp, deceased, whose date of death was March 2, 2025, is pend- ing 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 represen- tative and the personal representative's attorney are set forth below.	
All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.	
All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.	
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 sur- viving spouse is property to which the Florida Uniform Disposition of Commu- nity 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 speci- fied 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 PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 6, 2025.
Personal Representative: Christopher J. Clapp Post Office Box 213 Hanover, Massachusetts 02339 Attorney for Personal Representative: William K. Skrivan E-mail Addresses: william@sgnapleslaw.com, heather@sgnapleslaw.com Florida Bar No. 1059270 Skrivan & Gibbs, PLLC 1110 Pine Ridge Road, Suite 300 Naples, Florida 34108 Telephone: (239) 597-4500 June 6, 13, 2025
25-00833C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-1319-CP Division PROBATE IN RE: ESTATE OF DONALD JAMES PROULX a/k/a DONALD JAMES PROULX, SR. Deceased.	
The administration of the estate of DONALD JAMES PROULX a/k/a DONALD JAMES PROULX, SR., de- ceased, whose date of death was March 3, 2025, 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 address- es of the Personal Representative and the Personal Representative's attorney are set forth below.	
All creditors of the decedent and other persons having claims or de- mands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE	

THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI- CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER- VICE OF A COPY OF THIS NOTICE ON THEM.
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 sur- viving spouse is property to which the Florida Uniform Disposition of Com- munity 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. The written demand must be filed with the clerk.
All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET

FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOR- EVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 6, 2025.
Personal Representative: DONALD PROULX, II, a/k/a DJ PROULX 29 Ridge Rd. Concord, New Hampshire 03301 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 June 6, 13, 2025
25-00838C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-1188 Division Probate IN RE: ESTATE OF DIANE W BEATTIE Deceased.	
The administration of the estate of Diane W Beattie, deceased, whose date of death was May 7, 2024, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address af which is Collier County Courthouse, 3315 Tamiami Trail E., Naples, Florida 34112. The names and addresses of the personal representative and the per- sonal representative's attorney are set forth below.	
All creditors of the decedent and other persons having claims or de- mands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI- CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER- VICE OF A COPY OF THIS NOTICE ON THEM.	
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 sur- viving spouse is property to which the Florida Uniform Disposition of Com- munity 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. The written demand must be filed with the clerk.
All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 6, 2025.
Personal Representative: Whitney Kurt Beattie 611 Palm Ave #33 Goodland, FL 34140 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: jib@burzynskilaw.com Secondary E-Mail: acr@burzynskilaw.com June 6, 13, 2025
25-00826C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-001087 IN RE: ESTATE OF VICKI LYNN STEVINS, Deceased.	
The administration of the estate of VICKI LYNN STEVINS, deceased, whose date of death was December 2, 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 32112-5324. The names and ad- dresses of the personal representative and the personal representative's attor- ney are set forth below.	
All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY 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 sur- viving spouse is property to which the Florida Uniform Disposition of Com- munity 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. The written demand must be filed with the clerk.
All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 6, 2025.
Personal Representative: SAMANTHA STEVINS 1862 Morning Sun Lane Naples, Florida 34119 Attorney for Personal Representative: DANIELLE WHITE, ESQUIRE Florida Bar Number: 1035906 Veliz Katz Law 630 North Wymore Road, Suite 330 Maitland, FL 32751 Telephone: (407) 849-7072 Fax: (407) 849-7075 E-Mail: velizkatz@velizkatzlaw.com Secondary E-Mail: jearle@velizkatzlaw.com June 6, 13, 2025
25-00830C

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1413 Division 02 IN RE: ESTATE OF KENNETH K. HUMISTON Deceased.	
The administration of the estate of Kenneth K. Humiston, deceased, whose date of death was October 1, 2024, 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 repre- sentative's attorney are set forth below.	
All creditors of the decedent and oth- er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY 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 sur- viving spouse is property to which the Florida Uniform Disposition of Com- munity 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 de- mands against decedent's estate must file their claims with this court WITH- IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 6, 2025.
Personal Representative: Steven R. Rosen 174 Oakwood Court Naples, FL 34110 Attorney for Personal Representative: Amanda Leigh Goodman, Attorney Florida Bar Number: 105169 3838 Tamiami Trail N, Suite 300 Naples, FL 34103 Telephone: (239) 403-3000 Fax: (239) 403-0010 E-Mail: agoodman@goodmanbreen.com Secondary E-Mail: gbprobate@gmail.com June 6, 13, 2025
25-00827C

FIRST INSERTION	
NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION Case No.: 24-CC-1138 NAPLES LUMBER & SUPPLY CO., INC., a Florida corporation, Plaintiff, v. LISA B. HOMES, LLC, and 895 24th AVE ANNEX, LLC, Defendants.	
NOTICE IS HEREBY GIVEN pursu- ant to an Order of Final Judgment of Lien Foreclosure dated May 30, 2025, and entered in Case No. 24-CC-1138, of the Circuit Court of the Twentieth Ju- dicial Circuit in and for Collier County, Florida, wherein NAPLES LUMBER & SUPPLY CO., INC, is the Plaintiff, and LISA B. HOMES, LLC and 895 24TH AVE ANNEX, LLC, are the Defendants, the Clerk, Crystal K. Kinzel, will sell to the highest best bidder for cash on the 1st Floor of the Collier County Court- house Annex in the multipurpose room at 3315 Tamiami Trail East, Naples, FL 34112 at eleven o'clock a.m. on the 10th day of July, 2025 in accordance with Chapter 45, Florida Statutes, the following described real property as set forth in the Final Judgment of Lien Foreclosure, to wit:	
407 24th AVENUE NW – GOLDEN GATE ESTATES – UNIT 20 –E ½ OF TRACT 69, LESS N 79.43 FT – NAPLES – COLLIER COUNTY-FL	
If you are a person claiming a right to funds remaining after sale, you must file a claim with the clerk no later than the date that the clerk reports the funds as unclaimed. If you fail to file a claim, you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the lis pendens may claim the surplus.	
If you are a person with a disabili- ty who needs any accommodation to participate in this proceeding, you are entitled, at no cost to you, to the pro- vision of certain assistance. Please con- tact the Administrative Court Services Manager, whose office is located at 3315 East Tamiami Trail, Suite 501, Naples, FL 34112 and whose telephone number is (239) 252-8800, at least 7 days before your scheduled court appearance, or immediately upon receiving this notifi- cation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.	
Dated this 4th day of June, 2025. Published in: The Business Observer Submitted by: D. Keith Wickenden, Esq. Gunster, Yoakley & Stewart, P.A. 5551 Ridgewood Drive, Suite 501 Naples, FL 34108 kwickenden@gunster.com ACTIVE:37549755.1 June 6, 13, 2025	25-00841C

FIRST INSERTION	
NOTICE OF PUBLIC SALE Storquest Self Storage will hold a public auction to sell personal property de- scribed belonging to those individuals listed at the location that is indicated below: 8890 Founders Square Drive, Naples FL 34120 on 6/21/25 at 11:00 A.M> Tenant Name: Austin Wright #1172 The auction will be listed and adver- tised on 6/6/2025 and 6/13/2025 on www.storagetreasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Storquest Self Storage may refuse any bid and may rescindany purchase up until the winning bidder takes possession. June 6, 13, 2025	25-00844C

FIRST INSERTION	
NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in busi- ness under the fictitious name of DV- DroneScapes, located at 4838 Corrado Way, in the City of Ave Maria, County of Collier, State of FL, 34142, intends to register the said name with the Division of Corporations of the Florida Depart- ment of State, Tallahassee, Florida. Dated this 29 of May, 2025. Daniel Victoria 4838 Corrado Way Ave Maria, FL 34142 June 6, 2025	25-00829C

FIRST INSERTION	
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25CP1412 IN RE: ESTATE OF RUTH M. NICHOLS A/K/A RUTH MARY NICHOLS Deceased.</p> <p>The administration of the estate of Ruth M. Nichols a/k/a Ruth Mary Nichols, deceased, whose date of death was April 9, 2025, 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.</p> <p>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.</p> <p>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,</p>	<p>unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is June 6, 2025.</p> <p>Personal Representative: William J. Nichols 8204 Roseland Drive Fairfax Station, Virginia 22039 Attorney for Personal Representative: Haylee N. Blessing, Attorney Florida Bar Number: 1059314 Henderson, Franklin, Starnes & Holt, P.A. 3451 Bonita Bay Boulevard Suite 206 Bonita Springs, FL 34134 Telephone: (239) 344-1107 Fax: (239) 294-3731 E-Mail: haylee.blessing@henlaw.com Secondary E-Mail: becky.defrancesco@henlaw.com June 6, 13, 202525-00840C</p>

FIRST INSERTION	
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-001335-0001-01 IN RE: ESTATE OF JULIA P. DILLARD, Deceased.</p> <p>The administration of the estate of JULIA P. DILLARD, deceased, whose date of death was January 16, 2025, 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.</p> <p>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.</p> <p>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.</p> <p>The personal representative has no duty to discover whether any property held at the time of the decedent's death</p>	<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is: June 6, 2025.</p> <p>COMERICA BANK Personal Representative YUH SUHN KIM Vice President, Estate Settlement Unit MC 3316 36455 Corporate Drive Farmington Hills, MI 48331 LISA H. LIPMAN Attorney for Personal Representative Florida Bar No. 030485 FisherBroyles 999 Vanderbilt Beach Road, Suite 200 Naples, FL 34108 Telephone: (239) 480-0420 Primary Email: lisa.lipman@fisherbroyles.com Secondary Email: lisa.lye@fisherbroyles.com June 6, 13, 202525-00842C</p>

FIRST INSERTION	
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2025-CP-001428-0001-01 Division: Probate IN RE: ESTATE OF LOREN EDWARD BECK Deceased.</p> <p>The administration of the estate of Loren Edward Beck, deceased, whose date of death was September 23, 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, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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</p>	<p>may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is June 6, 2025.</p> <p>Personal Representative: Douglas E. Beck 7745 Saint James Drive Mentor, OH 44060 Attorney for Personal Representative: /S/ ROBERT H. EARDLEY Robert H. Eardley Florida Bar Number: 500631 Law Office of Robert H. Eardley 1415 Panther Lane, Suite 108 Naples, Florida 34109 Telephone: (239) 591-6776 Fax: (239) 591-6777 E-Mail: robert@swflorida-law.com Secondary E-Mail: debra@swflorida-law.com June 6, 13, 202525-00843C</p>

FIRST INSERTION	
<p>NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION CASE NO. 11-2024-CA-001784-0001-01 FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2019-2, Plaintiff, vs. CAROL DINWIDDIE; RIVERWOOD ESTATES HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed May 12, 2025 and entered in Case No. 11-2024-CA-001784-0001-01, of the Circuit Court of the 20th Judicial Circuit in and for COLLIER County, Florida, wherein FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2019-2 is Plaintiff and CAROL DINWIDDIE; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; RIVERWOOD ESTATES HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY; 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 TAMAMI TRAIL EAST, NAPLES in</p>	<p>COLLIER County, FLORIDA 34112, at 11:00 A.M., on June 26, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 9, RIVERWOOD EAST UNIT NO. 4, PHASE I, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 15, PAGE 56, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1989 PALM MOBILE HOME VIN(S) PH065643A AND PH065643B.</p> <p>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.</p> <p>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 Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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.</p> <p>Dated this 28th day of May 2025.</p> <p>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.: 23-01012 SPS V6.20190626 June 6, 13, 202525-00822C</p>

FIRST INSERTION	
<p>NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA CIVIL DIVISION CASE NO. 11-2024-CA-001945-0001-01 CENTER STREET LENDING VLLL SPE, LLC, Plaintiff, vs. FAILSAFE DATA LLC; CRYSTAL YVONNE JOHNSON; JOHN ROBERT WILLIAMS, SR.; JANA CONTE; LAQUISHA ANN THOMAS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed April 28, 2025 and entered in Case No. 11-2024-CA-001945-0001-01, of the Circuit Court of the 20th Judicial Circuit in and for COLLIER County, Florida, wherein CENTER STREET LENDING VLLL SPE, LLC is Plaintiff and CRYSTAL YVONNE JOHNSON; JOHN ROBERT WILLIAMS, SR.; JANA CONTE; LAQUISHA ANN THOMAS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; FAILSAFE DATA LLC; 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 TAMAMI TRAIL EAST, NAPLES in COLLIER County, FLORIDA 34112, at 11:00 A.M., on June 26, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>THE NORTH ½ OF THE SOUTHEAST ¼ OF THE</p>	<p>NORTHWEST ¼ OF THE SOUTHEAST ¼ OF SECTION 17, TOWNSHIP 51 SOUTH, RANGE 27 EAST, COLLIER COUNTY, FLORIDA, LESS AND EXCEPT THE WEST 30 FEET THEREOF.</p> <p>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.</p> <p>This notice is provided pursuant to Administrative Order No.2.065.</p> <p>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.</p> <p>Dated this 28th day of May 2025.</p> <p>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.: 24-00913 CSLC V6.20190626 June 6, 13, 202525-00823C</p>

FIRST INSERTION	
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA File No. 25-CP-1344 Division PROBATE IN RE: ESTATE OF KENNETH L. APRIL Deceased.</p> <p>The administration of the estate of Kenneth L. April, deceased, whose date of death was January 17, 2025, 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.</p> <p>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.</p> <p>All other creditors of the decedent and other persons having claims or de-</p>	<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is June 6, 2025.</p> <p>Personal Representative: Brian April 331 Main St, Apt 4 Westbrook, ME 04092 Attorney for Personal Representative: Thomas A. Collins II Florida Bar Number: 0894206 THORNTON LAW FIRM, PLLC 100 Aviation Drive S. Naples, Florida 34104 Telephone: (239) 649-4900 Fax: (239) 649-0823 E-Mail: tcollins@swflaw.com Secondary E-Mail: atessier@swflaw.com June 6, 13, 202525-00831C</p>

FIRST INSERTION	
<p>NOTICE OF SALE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CASE NO. 112024CA002333000101 FIRST HORIZON BANK, SUCCESSOR BY MERGER TO IBERIABANK, SUCCEsor IN INTEREST TO ORION BANK, SUCCESSOR BY MERGER TO GULF COAST NATIONAL BANK Plaintiff, v. LYNNE P. GRACEY; UNKNOWN SPOUSE OF LYNNE P. GRACEY; ROBERT T. GRACEY, JR.; UNKNOWN SPOUSE OF ROBERT T. GRACEY, JR.; JOHN CHARLES GRACEY; UNKNOWN SPOUSE OF JOHN CHARLES GRACEY; UNKNOWN TENANT 1; UNKNOWN TENANT 2; FAIRWAY FOREST GARDEN VILLAS, INC. Defendants.</p> <p>Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on May 06, 2025, in this cause, in the Circuit Court of Collier County, Florida, the clerk shall sell the property situated in Collier County, Florida, described as:</p> <p>PARCEL 1: UNIT NO. 187, FAIRWAY FOREST GARDEN VILLAS, A CONDOMINIUM, PURSUANT TO THE DECLARATION OF CONDOMINIUM AND EXHIBITS THERETO AS RECORDED IN O.R. BOOK 1267, PAGES 4 THROUGH 52, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. AND PARCEL 2: UNIT NO. 189, FAIRWAY FOREST GARDEN VILLAS, A CONDOMINIUM, PURSUANT TO THE DECLARATION OF CONDOMINIUM AND EXHIBITS THERETO AS RECORDED IN O.R. BOOK 1267, PAGES 4 THROUGH 52, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA. TOGETHER WITH AN UN-</p>	<p>DIVIDED SHARE IN THE COMMON ELEMENTS APURTENANT THERETO IN ACCORDANCE WITH AND SUBJECT TO THE COVENANTS, RESTRICTIONS, TERMS AND OTHER PROVISIONS OF THE DECLARATION THEREOF AND SUBSEQUENT AMENDMENTS THERETO.</p> <p>a/k/a 187 FOREST LAKES BLVD, NAPLES, FL 34105-5542</p> <p>at public sale, to the highest and best bidder, for cash, on the 1st floor of the Courthouse Annex in the multipurpose room in Customer Service, 3315 Tamiami Trail East, Naples, FL 34112, on June 26, 2025 beginning at 11:00 AM.</p> <p>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.</p> <p>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 for Collier County, Florida, and whose telephone number is (239) 252-8800, fax number (239) 774-8818, email address: charlesr@ca.cjis20.org, 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.</p> <p>eXL Legal, PLLC Designated Email Address: efilling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff Peter E. Lanning Peter E. Lanning FL Bar 562221 1000010606 June 6, 13, 202525-00824C</p>

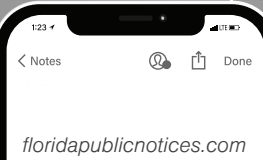
FIRST INSERTION	
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1348 Division PROBATE IN RE: ESTATE OF KELLY M. WILLIAMS Deceased.</p> <p>The administration of the estate of KELLY M. WILLIAMS, deceased, whose date of death was March 9, 2024, is 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.</p> <p>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.</p> <p>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,</p>	<p>unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is June 6, 2025.</p> <p>Personal Representative: JEFFREY L. WILLIAMS 7115 Marconi Court Naples, Florida 34114 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 June 6, 13, 202525-00839C</p>

FIRST INSERTION	
<p>NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT IN AND OF COLLIER COUNTY, FLORIDA CASE NO. 24-CA-000247 CIVIL DIVISION Lakewood Condominium Association II, Inc., Plaintiff, v. Roger Vartanian and Angelina Vartanian, et. al., Defendants.</p> <p>NOTICE IS HEREBY GIVEN, pursuant to a Final Judgment of Foreclosure filed May 14, 2025 and entered in Case No. 24-CA-000247 of the Circuit Court in and for Collier County, Florida, wherein Lakewood Condominium Association II, Inc. is the Plaintiff and Roger Vartanian and Angelina Vartanian are the Defendants, the Clerk of Court, Crystal K. Kinzel, will sell to the highest and best bidder for cash on the 1st Floor Lobby, Collier County Courthouse Annex, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM on the 19th day of June, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>UNIT 208, BUILDING C-3, OF LAKEWOOD CONDOMINIUM - UNIT II, A CON-</p>	<p>DOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 771, PAGE 917 AND ALL SUBSEQUENT AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS, IN THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.</p> <p>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 with the Clerk of Court within 60 days after the sale.</p> <p>DATED This 16th day of May, 2025.</p> <p>Respectfully submitted, HAMILTON MIKES, P.A. Attorneys for Plaintiff 3301 Bonita Beach Road, Suite 200 Bonita Springs, Florida 34134 (239) 594-7227 By: /s/ AnnaDanielle Carter Jason Hamilton Mikes, JD, MBA Fla. Bar No. 643211 Jason@HamiltonMikes.com AnnaDanielle Carter, JD Florida Bar No. 91357 AnnaDanielle@HamiltonMikes.com June 6, 13, 202525-00825C</p>

OFFICIAL
COURTHOUSE
WEBSITES

- MANATEE COUNTY
manateeclerk.com
- SARASOTA COUNTY
sarasotaclerk.com
- CHARLOTTE COUNTY
charlotteclerk.com
- LEE COUNTY
leeclerk.org
- COLLIER COUNTY
collierclerk.com
- HILLSBOROUGH
COUNTY
hillsclerk.com
- PASCO COUNTY
pascoclerk.com
- PINELLAS COUNTY
mypinellasclerk.gov
- POLK COUNTY
polkcountyclerk.net
- ORANGE COUNTY
myorangeclerk.com

CHECK OUT YOUR
LEGAL NOTICES



--- PUBLIC SALES / ESTATE / ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION
Count I
IN THE CIRCUIT COURT, IN AND
FOR COLLIER COUNTY, FLORIDA.
CASE NO.: 11-2025-CA-000329
HOLIDAY INN CLUB VACATIONS
INCORPORATED
Plaintiff, vs.
WOOLFORD ET.AL.,
Defendant(s).
To: MILTON JOSEPH WOOLFORD
and JOYCELYNN VALERIE WOOL-
FORD A/K/A JOYCELYNNE VAL-
ERIE WOOLFORD And all parties
claiming interest by, through, under
or against Defendant(s) MILTON
JOSEPH WOOLFORD and JOYCE-
LYNN VALERIE WOOLFORD A/K/A
JOYCELYNNE VALERIE WOOL-
FORD
77 KENSINGTON ROAD
NORTHOLT, UB5 6AW
UNITED KINGDOM
YOU ARE NOTIFIED that an action
to foreclose a mortgage/claim of lien on
the following described property in Col-
lier County, Florida:
WEEK/UNIT: 22 / 401
of Sunset Cove Resort and Suites
Condominium, a condominium
according to the Declaration
thereof recorded in Official Re-
cords Book 3698, Page 2185 of
the Public Records of Collier
County, Florida, and all amend-
ments thereto if any, together
with the remainder over in fee
simple absolute, as tenant in
common with the owners of
Timeshare Estates in the herein
described Condominium parcel
in that percentage interest
determined and established by

aforesaid Declaration of Condo-
minium
Together with all the tenements,
hereditaments and appurte-
nances thereto belonging or in
anywise appertaining.
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 de-
manded in the Complaint.
If you are a person with a disability
who needs any accommodation in or-
der to participate in this proceeding,
you are entitled, at no cost to you,
to the provision of certain assistance.
Please contact the Administrative Ser-
vices 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 re-
ceipt of this [describe notice]; if you
are hearing or voice impaired, call 711.
6/2/2025 (SEAL) Bianca Fernandez
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
June 6, 13, 2025 25-00837C

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
PROBATE DIVISION
CASE NO.: 25-CP-1330
IN RE: THE ESTATE OF
DAVID C. VARISCO
Deceased.
The administration of the estate of
DAVID C. VARISCO, deceased, whose
date of death was November 3, 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, FL 34112. The
names and addresses of the Personal
Representative and the Personal Repre-
sentative'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 WITH-
IN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS

NOTICE.
ALL CLAIMS NOT FILED WITHIN
THE TIME PERIODS SET FORTH
IN FLORIDA STATUTES SEC-
TION 733.702 WILL BE FOREVER
BARRED.
NOTWITHSTANDING THE TIME
PERIODS SET FORTH ABOVE, ANY
CLAIM FILED TWO (2) YEARS OR
MORE AFTER THE DECEDENT'S
DATE OF DEATH IS BARRED.
The date of first publication of this
notice is June 6, 2025.
Personal Representative:
MARY L. VARISCO
1276 Laurel Court
Marco Island, FL 34145
Attorney for Personal Representative:
LISA B. GODDY
Florida Bar No. 0507075
Email: lgoddy@wga-law.com
Alternate Email:
pleadings@wga-law.com
EDWARD E. WOLLMAN
Florida Bar No. 0618640
Email: ewollman@wga-law.com
Alternate Email:
pleadings@wga-law.com
Attorneys for Personal Representative
WOLLMAN, GEHRKE
& ASSOCIATES, PA
2235 Venetian Court,
Suite 5
Naples, FL 34109
Telephone: (239) 435-1533
Facsimile: (239) 435-1433
June 6, 13, 2025 25-00832C

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TWENTIEH JUDICIAL CIRCUIT,
IN AND FOR COLLIER COUNTY,
FLORIDA
CASE NO.: 2024-CA-001393
TRUIST BANK, formerly known as
BRANCH BANKING AND
TRUST COMPANY,
Plaintiff, vs.
EDWARD SKIBICKI A/K/A
EDWARD J. SKIBICKI, KRISTEN
SKIBICKI, LELY RESORT
MASTER PROPERTY OWNERS
ASSOCIATION, INC., CALDECOTT
HOMEOWNERS ASSOCIATION,
INC., THE PLAYERS CLUB AND
SPA, LLC, UNKNOWN TENANT #1,
UNKNOWN TENANT #2, et al.,
Defendants.
TO: EDWARD SKIBICKI A/K/A
EDWARD J. SKIBICKI
609 Higgin Ave., Unit 5,
Brielle, NJ 08730
YOU ARE NOTIFIED that an action
to enforce a lien on and to foreclose on
a mortgage on the following property
in Collier County, Florida, commonly
known as 6477 CALDECOTT DR, NA-
PLES, FL 34113., and more particularly
described as:
Lot 5, Caldecott at Lely Resort,
according to the plat thereof as

recorded in Plat Book 46, Pages
52 through 56, inclusive, Pub-
lic Records of Collier County,
Florida.
Which has been filed against you and
you are required to serve a copy of your
written defenses, if any, to it on AR-
THUR S. BARKSDALE, IV, ESQ., DI
MASI | BURTON, P.A., the Plaintiff's
attorney, whose address is 801 N. Or-
ange Avenue, Suite 500, Orlando, Flor-
ida 32801 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 the Plain-
tiff's attorney or immediately thereaf-
ter; otherwise, a default will be entered
against you for the relief demanded in
the Complaint.
This notice shall be published once a
week for two consecutive weeks in the
Business Observer.
DATED: 6/2/2025
Clerk of the Court for
Collier County, Florida
(SEAL) By: Bianca Fernandez
Deputy Clerk
ARTHUR S. BARKSDALE, IV, ESQ.,
DI MASI | BURTON, P.A.,
the Plaintiff's attorney,
801 N. Orange Avenue, Suite 500,
Orlando, Florida 32801
June 6, 13, 2025 25-00836C

FIRST INSERTION

Notice Under Fictitious Name Law
According to Florida Statute
Number 865.09
NOTICE IS HEREBY GIVEN
that the undersigned, desir-
ing to engage in business under
the Fictitious Name of
Strucon AI located at 3377 Torrente

Ave in the City of Naples, Collier
County, FL 34112 intends to register
the said name with the Division of
Corporations of the Department of
State, Tallahassee, Florida.
Dated this 31st day of May, 2025.
Luke W Welch
June 6, 2025 25-00835C

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on
06/13/2025 at 10:30 a.m., the fol-
lowing property will be sold at public
auction pursuant to F.S. 715.109: A
1993 HEAR recreational vehicle bear-
ing vehicle identification number
HPH11602930265, and all personal
items located inside the recreational ve-
hicle. Last Tenant: Christopher Martin
Miller. Sale to be held at: Lake San Ma-
rino, 1000 Wiggins Pass Road, Naples,
Florida 34110 (239- 597-4202).
May 30; June 6, 2025 25-00815C

FOURTH INSERTION

NOTICE OF ACTION FOR
DISSOLUTION OF MARRIAGE
(NO CHILD OR
FINANCIAL SUPPORT)
IN THE CIRCUIT COURT OF THE
TWENTIETH JUDICIAL CIRCUIT
IN AND FOR COLLIER COUNTY,
FLORIDA
CASE NO.:
11-2025-DR-000974-FM01-01
DOMESTIC RELATIONS
MADELYN PEREZ PEREZ,
Petitioner and
ENRIQUE TENORIO GARCIA
Respondent
TO: ENRIQUE TENORIO GARCIA;
UNKNOWN ADDRESS IN MEXICO;
YOU ARE NOTIFIED that an ac-
tion for dissolution of marriage has
been filed against you and that you are
required to serve a copy of your writ-
ten defenses, if any, to it on MADELYN
PEREZ PEREZ attorney, Albert Ba-
tista, whose address is 9853 Tamiami
Trail, N., Suite 203, Naples, FL 34108;
on or before June 27, 2025 and file the
original with the clerk of this Court
at Collier County Courthouse, 3315
Tamiami Trail East, Naples, FL 34112
before service on Petitioner or imme-
diately thereafter. If you fail to do so, a
default may be entered against you for
the relief demanded in the petition.
The action is asking the court to de-
termine the parenting plan and time-
sharing for your minor child, and the
Petitioner is also seeking dissolution of
marriage from you.
Copies of all court documents in this
case, including orders, are available at
the Clerk of the Circuit Court's office.
You may review these documents upon
request.
You must keep the Clerk of the Cir-
cuit Court's office notified of your cur-
rent address. (You may file Designation
of Current Mailing and E-Mail Address,
Florida Supreme Court Approved Fam-
ily Law Form 12.915.) Future papers in
this lawsuit will be mailed or e-mailed
to the address(es) on record at the
clerk's office.
WARNING: Rule 12.285, Florida
Family Law Rules of Procedure, re-
quires certain automatic disclosure of
documents and information. Failure to
comply can result in sanctions, includ-
ing dismissal or striking of pleadings.
Dated: 05/13/2025
(SEAL) By: Soraya Diaz
Deputy Clerk
Collier County Clerk of Court
May 16, 23, 30; June 6, 2025
25-00745C

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No.
11-2025-CP-001444-0001-01
Division Probate
IN RE: ESTATE OF
QUINN DYER LAFARGUE III
Deceased.
The administration of the estate of
Quinn Dyer LaFargue III, deceased,
whose date of death was June 22, 2024,
is pending in the Circuit Court for Col-
lier County, Florida, Probate Division,
the address of which is 3315 Tamiami
Trail East, Ste. 102, Naples, FL 34112.
The names and addresses of the per-
sonal 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 sur-
viving spouse is property to which the
Florida Uniform Disposition of Com-
munity Property Rights at Death Act
as described in ss. 732.216-732.228,

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No.
11-2025-CP-000744-0001-01
IN RE: ESTATE OF
JOHANNA DAVILA
f/k/a JOHANNA FERNANDEZ
Deceased.
The administration of the estate of
JOHANNA DAVILA f/k/a JOHANNA
FERNANDEZ, deceased, whose date of
death was February 8, 2025, 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 repre-
sentative'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 sur-
viving spouse is property to which the
Florida Uniform Disposition of Com-
munity Property Rights at Death Act
as described in ss. 732.216-732.228,

SECOND INSERTION

Notice of Public Auction
for monies due on storage units.
The auction will be held on JUNE
16, 2025, at or after 8:00 am and will
continue until finished. Units are said
to contain household items. Property
sold under Florida Statute 83.806. The
names of whose units will be sold are as
follows.
2001 East Tamiami Trail

Notice of 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, FL34104 on:
06/19/2025 at 10:45am.
Tenant Name: Henry Mims
General Description of Property: Misc.
Personal Items
Tenant Name: Alastor Marshall
General Description of Property: Misc.
Personal Items
Tenant Name: David Montilla
General Description of Property: Misc.
Personal Items
Personal Items The auction will
be listed and advertised on www.
storage treasures.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 re-
scind any purchase up until the winning
bidder takes possession of the personal
property.
May 30; June 6, 2025 25-00789C

SECOND INSERTION

Notice of Public Auction
to contain household items. Property
sold under Florida Statute 83.806. The
names of whose units will be sold are as
follows.
2001 East Tamiami Trail

Notice of 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, FL34104 on:
06/19/2025 at 10:45am.
Tenant Name: Henry Mims
General Description of Property: Misc.
Personal Items
Tenant Name: Alastor Marshall
General Description of Property: Misc.
Personal Items
Tenant Name: David Montilla
General Description of Property: Misc.
Personal Items
Personal Items The auction will
be listed and advertised on www.
storage treasures.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 re-
scind any purchase up until the winning
bidder takes possession of the personal
property.
May 30; June 6, 2025 25-00789C

SAVE TIME

Email your Legal Notice
legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

ESTATE / ACTIONS---

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP1427 Division Probate IN RE: ESTATE OF THEODORE HAROLD JACOBSEN A/K/A TED H. JACOBSEN Deceased.</p> <p>The administration of the estate of Theodore Harold Jacobsen, also known as Ted H. Jacobsen, deceased, whose date of death was December 8, 2024, 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. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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</p>
<p>is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is May 30, 2025.</p> <p>Personal Representative: Theodore Paul Jacobsen 3258 146th Ave NE Ham Lake, Minnesota 55304 Brian Thomas Jacobsen 12275 James Road Hopkins, MN 55343 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 May 30; June 6, 2025 25-00787C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1419 Division Probate IN RE: ESTATE OF DOUGLAS W. TRUTER Deceased.</p> <p>The administration of the estate of DOUGLAS W. TRUTER, deceased, whose date of death was April 19, 2025, 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 Personal Representative and the Personal Representative's attorney are set forth below.</p> <p>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.</p> <p>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 un-</p>
<p>der s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is: May 30, 2025.</p> <p>Personal Representative: /s/ Elizabeth A. Truter ELIZABETH A. TRUTER 5930 Sonoma Ct. Naples, Florida 34119 Attorney for Personal Representative: /s/ Carl E. Westman CARL E. WESTMAN, Attorney Florida Bar Number: 0121579 GrayRobinson, P.A. 999 Vanderbilt Beach Road, Suite 612 Naples, Florida 34108 Telephone: (239) 598-3601 Fax: (239) 598-3164 E-Mail: carl.westman@gray-robinson.com Secondary E-Mail: lyndsey.black@gray-robinson.com #63709251 v1 May 30; June 6, 2025 25-00800C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25CP1245 IN RE: ESTATE OF MARIA ELENA G. VASSALOTTI A/K/A MARIA ELENA GAYNOR VASSALOTTI A/K/A MARIA ELENA VASSALOTTI Deceased.</p> <p>The administration of the estate of Maria Elena G. Vassalotti a/k/a Maria Elena Gaynor Vassalotti a/k/a Maria Elena Vassalotti, deceased, whose date of death was April 22, 2025, 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.</p> <p>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.</p> <p>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 Com-</p>
<p>munity 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. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is May 30, 2025.</p> <p>Personal Representative: James E. Kerr 14501 Bellino Terrace, # 102 Bonita Springs, Florida 34135 Attorney for Personal Representative: Haylee N. Blessing, Attorney Florida Bar Number: 1059314 Henderson, Franklin, Starnes & Holt, P.A. 3451 Bonita Bay Boulevard Suite 206 Bonita Springs, FL 34134 Telephone: (239) 344-1107 Fax: (239) 294-3731 E-Mail: haylee.blessing@henlaw.com Secondary E-Mail: becky.defrancesco@henlaw.com May 30; June 6, 2025 25-00820C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-001163 Division Probate IN RE: ESTATE OF SUSAN P. FAISON Deceased.</p> <p>The administration of the estate of Susan P. Faison, deceased, whose date of death was January 15, 2025, 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.</p> <p>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.</p> <p>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 TIE FIRST PUBLICATION OF THIS NOTICE.</p> <p>The personal representative has no</p>
<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is May 30, 2025</p> <p>Personal Representative: Dulcie F. Wilcox 443 Francis St. Longmont, Colorado 80501 Attorney for Personal Representative: William J. Rubenstein Florida Bar No. 0037831 Bond Schoeneck & King 4001 Tamiami Trail N., Suite 105 Naples, Florida 34103 Telephone: (239) 659-3846 E-mail Addresses: wrubenstein@bsk.com, dluciano@bsk.com; eservicefl@bsk.com May 30; June 6, 2025 25-00817C</p>

SECOND INSERTION
<p>NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA GENERAL JURISDICTION DIVISION Case No. 11-2025-CA-00843-0001-01 Wells Fargo Bank, N.A. Plaintiff, vs. Donald Robert Hayes, Jr., as Trustee of the Donald Robert Hayes, Jr. Living Trust, dated 3/24/2015; et al Defendants.</p> <p>TO: Unknown Beneficiaries of the Donald Robert Hayes, Jr., Living Trust, dated 3/24/2015 and The Unknown Spouse, Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Veronica S. Del Prete, Deceased Last Known Address: Unknown</p> <p>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Collier County, Florida:</p> <p>LOT 4, BLOCK 8, RIVIERA COLONY, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 8, PAGE(S) 17 AND 18, OF THE PUBLIC RECORDS OF</p>
<p>COLLIER COUNTY, FLORIDA. TOGETHER WITH RETIRED 1978 DOUBLEWIDE MANUFACTURED HOME-MAKE-HOME, 60' ID # 0365792AM WITH TITLE #17200920 AND ID# 0365798BM WITH TITLE #17200918.</p> <p>has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.</p> <p>DATED on 05/23/2025.</p> <p>Crystal Kinzel As Clerk of the Court (SEAL) By Samantha Martinez As Deputy Clerk</p> <p>Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, 4919 Memorial Hwy, Suite 135, Tampa, FL 33634 File # 23-F02059 May 30; June 6, 2025 25-00811C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1198 Division Probate IN RE: ESTATE OF JOHN L. HURTADO, SR. Deceased.</p> <p>TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:</p> <p>You are hereby notified that an Order of Summary Administration has been entered in the estate of John L. Hurtado, Sr., deceased, File Number 25-CP-, by the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112; that the decedent's date of death was March 17, 2025; that the total value of the estate is \$20,000.00 and that the names and addresses of those to whom it has been assigned by such order are:</p> <p>NAME ADDRESS John L. Hurtado, Jr., Trustee of the John L. Hurtado, Sr. Revocable Trust 4896 Least Tern Court Naples, Florida 34119 ALL INTERESTED PERSONS ARE NOTIFIED THAT:</p>
<p>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.</p> <p>The date of first publication of this Notice is May 30, 2025.</p> <p>Person Giving Notice: John L. Hurtado, Jr. 4896 Least Tern Court Naples, Florida 34119 Attorney for Person Giving Notice: Blake W. Kirkpatrick Florida Bar No. 0094625 Wilson & Johnson 2425 Tamiami Trail North Suite 211 Naples, FL 34103 E-mail Addresses: bwkirkpatrick@naplesestatelaw.com ewhittier@naplesestatelaw.com 4906-9003-3210, v.1 May 30; June 6, 2025 25-00814C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-1385 Division Probate IN RE: ESTATE OF ETHEL MARIE EAGAN Deceased.</p> <p>The administration of the estate of Ethel Marie Eagan, deceased, whose date of death was March 28, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is 3315 Tamiami Trail East, Suite 501, Naples, FL 34112. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and oth-</p>
<p>er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2024-CP-003336-0001-01 IN RE: Estate of JAMES C. GRIFFING</p> <p>The administration of the estate of JAMES C. GRIFFING, deceased, whose date of death was August 28, 2024, is pending in the Circuit Court for COLLIER, 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.</p> <p>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.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN</p>
<p>FLORIDA STATUTES 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The 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 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 or a beneficiary as specified under s. 732.2211. The written demand must be filed with the clerk.</p> <p>The date of first publication of this notice is May 30, 2025.</p> <p>Personal Representative: /s/ LORIA A. MERENDA Personal Representative 13455 Collier Boulevard Naples, FL 34119 Attorney for Personal Representative: /s/ NATHAN S. CATANESE Attorney for Personal Representative Florida Bar No. 116377 STEPTOE & JOHNSON PLLC One PPG Place, Suite 3300 Pittsburgh, PA 15222 Telephone: (412) 504-8027 Facsimile: (412) 504-8011 Email: nathan.catanese@steptoe-johnson.com 26050147.1 May 30; June 6, 2025 25-00810C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 11-2025-CP-001296-0001-01 IN RE: ESTATE OF BARBARA R. SWIFT Deceased.</p> <p>The administration of the estate of Barbara R. Swift, deceased, whose date of death was January 30, 2025, 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.</p> <p>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.</p> <p>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.</p>
<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is May 30, 2025.</p> <p>Personal Representative: Tara A. Moser 12445 South Polaris Street Plainfield, IL 60585 Attorney for Personal Representative: Renee E. Nesbit E-mail Address: RNesbit@Nesbit-Law.com Florida Bar No. 75374 Renee E. Nesbit, Attorney At Law 8305 Laurel Lakes Way Naples, Florida 34119 Telephone: (239) 249-1072 May 30; June 6, 2025 25-00821C</p>

SECOND INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-854 Division Probate IN RE: ESTATE OF MARY A. ZAVADIL Deceased.</p> <p>The administration of the estate of Mary A. Zavakil, deceased, whose date of death was April 28th, 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.</p> <p>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.</p> <p>All other creditors of the decedent and other persons having claims or de-</p>
<p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is May 30, 2025.</p> <p>Personal Representatives: Betty A. Zavakil A/K/A Elizabeth A. Zivadi C/O Marilyn K. Summa Durable Power of Attorney 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 May 30; June 6, 2025 25-00812C</p>

SECOND INSERTION
<p>creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p>
<p>The date of first publication of this notice is May 30, 2025.</p> <p>Personal Representative: Heather B. Carter 717 Dartmouth Avenue Silver Spring, Maryland 20910 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: crinaldi@willisdavidow.com May 30; June 6, 2025 25-00816C</p>

ESTATE / SALES / PUBLIC SALES ---

SECOND INSERTION

Notice to Creditors
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL IN AND FOR COLLIER COUNTY, FLORIDA
File No. 2025-CP-1254
Probate Division
IN RE: ESTATE OF BARBARA B. JOHNSON, Deceased.
The administration of the estate of BARBARA B. JOHNSON, deceased, whose date of death was March 29, 2025, is pending in the Clerk of Courts - Probate, the address of which is 3315 Tamiami Trail East, Naples, FL 34112. The names and addresses of the personal representative and 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 WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or 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 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 May 30, 2025.

George Iverson, Personal Representative
14704 Karyl Drive
Minnetonka, MN 55345
John Thomas Cardillo, Esq.
Florida Bar #: 0649457
CARDILLO LAW, PLLC
PO Box 808
Naples, FL 34106
Phone: (239) 774-2229
Fax: (239) 774-2494
JT@CardilloLawNaples.com
SJ@CardilloLawNaples.com
Attorney for Personal Representative
May 30; June 6, 2025 25-00804C

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO.: 2024-CA-000738
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VERUS SECURITIZATION TRUST 2023-6, Plaintiff, v.
DIANE SULLIVAN, et al, Defendant(s).
NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on May 18, 2025 and entered in Case No. 2024-CA-000738 in the Circuit Court of the 20th Judicial Circuit in and for Collier County, Florida, wherein DIANE SULLIVAN, et. al, are the Defendants. The Clerk of the Court, CRYSTAL K. KINZEL, will sell to the highest bidder for cash at the lobby on the third floor of the Courthouse Annex in the Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112 on July 24, 2025, the following described real property as set forth in said Final Judgment, to wit:

LOT 20, REBECCA WEEKS SUBDIVISION OF TRACT 41 OF NAPLES GROVES AND TRUCK COMPANY'S LITTLE FARMS NO. 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 2, PAGE 81, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

and commonly known as: 2632 WEEKS AVE, NAPLES, FL 34112 (the "Property").

ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

IMPORTANT

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 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 have a hearing or voice disability you can contact the court through the Florida Relay Service by calling 711.

GHIDOTTI | BERGER LLP
Attorneys for Plaintiff
10800 Biscayne Blvd., Suite 201
Miami, FL 33161
Telephone: (305) 501-2808
Facsimile: (954) 780-5578
By: /s/ Johanni Fernandez-Marmol
Jason Duggar, Esq.
FL Bar No.: 83813
Christophal Hellewell, Esq.
FL Bar No.: 114230
Anya E. Macias, Esq.
FL Bar No.: 0458600
Tara Rosenfeld, Esq.
FL Bar No.: 59454
Johanni Fernandez-Marmol, Esq.
FL Bar No.: 1055042
fepleadings@ghidottiberger.com
May 30; June 6, 2025 25-00785C

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA
CASE NO.: 11-2023-CA-001929-0001-XX
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB3, Plaintiff, vs.
REGINALD L. HOWARD; SHARON GARDENER-HOWARD; U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF NRZ RECOVERY TRUST; UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES, et.al., Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure (In Rem) dated October 23, 2023 and an Order Rescheduling Foreclosure Sale dated May 27, 2025, entered in Civil Case No.: 11-2023-CA-001929-0001-XX of the Circuit Court of the Twentieth Judicial Circuit in and for Collier County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB3, Plaintiff, and REGINALD L. HOWARD; SHARON GARDENER-HOWARD; U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF NRZ RECOVERY TRUST, are Defendants.

CRYSTAL K. KINZEL, The Clerk of the Circuit Court, will sell to the highest bidder for cash, on the 1st floor of the Courthouse Annex in the Multipurpose Room in, Customer Service, Col-

lier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112, at 11:00 AM, on the 26th day of June, 2025, the following described real property as set forth in said Judgment, to wit:

LOT 13, BLOCK C, IMMO-KALEE HIGHLANDS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE 1, OF THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk before the clerk reports the surplus as unclaimed. If you fail to file a timely claim you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the Lis Pendens may claim the surplus.

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: May 28, 2025
/s/ Brian L. Rosaler
By: Brian L. Rosaler
Florida Bar No.: 0174882.
Attorney for Plaintiff:
Brian L. Rosaler, Esquire
Popkin & Rosaler, P.A.
1701West Hillsboro Boulevard, Suite 400
Deerfield Beach, FL 33442
Telephone: (954) 360-9030
Facsimile: (954) 420-5187
23-50584
May 30; June 6, 2025 25-00818C

SECOND INSERTION

NOTICE OF PUBLIC SALE
Extra Space 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 6/19/2025 at 10:15am.

Cole Keene- Tools
Michael Hibbert- Furniture, clothes
Alfonso Zavala- Furniture, mattress
The auction will be listed and advertised on www.storagetreasures.com. Purchase 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.
May 30; June 6, 2025 25-00805C

SECOND INSERTION

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-001456
Division Probate
IN RE: ESTATE OF LORETTA J. MOHAN a/k/a LORI J. MOHAN Deceased.
The administration of the estate of LORETTA J. MOHAN a/k/a LORI J. MOHAN, deceased, whose date of death was January 21, 2025, 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.

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,

SECOND INSERTION

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-1264
Division Probate
IN RE: ESTATE OF JOSEPH F. COLASURDO Deceased.
The administration of the estate of Joseph F. Colasurdo, deceased, whose date of death was February 9, 2025, 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. 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,

SECOND INSERTION

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 11-2025-CP-1210
Division Probate
IN RE: ESTATE OF GAIL A. GATES Deceased.
The administration of the estate of Gail A. Gates, deceased, whose date of death was April 15, 2025, is pending in the Circuit Court for Collier County, Florida, Probate Division, the address of which is PO Box 413044, Naples, FL 34101-3044. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

SECOND INSERTION

SECOND INSERTION

NOTICE OF 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: 5304 Useppa Way Naples, FL 34109 June 19th, 2025 at 12:45pm

Maurice Williams
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.
May 30; June 6, 2025 25-00806C

SECOND INSERTION

SECOND INSERTION

Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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 May 30, 2025.

Personal Representative:
JOHN R. MOHAN
13055 Castle Harbour Drive, Unit K-8
Naples, Florida 34110
Attorney for Personal Representative:
AMBER R. MONDOCK, ESQ.
Attorney
Florida Bar Number: 118817
4760 Tamiami Trail N., Unit 23
Naples, FL 34103
Telephone: (239) 673-2211
Fax: (239) 734-9933
E-Mail: amber@mondocklaw.com
Secondary E-Mail: service@mondocklaw.com
May 30; June 6, 2025 25-00809C

SECOND INSERTION

SECOND INSERTION

unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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 May 30, 2025.

Personal Representative:
Susanne Boltz
19 Ivy St.
Farmingdale, New York 11735
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
May 30; June 6, 2025 25-00803C

SECOND INSERTION

SECOND INSERTION

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. The written demand must be filed with the clerk.

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

SECOND INSERTION

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-001285
Division Probate
IN RE: ESTATE OF JOHN R. LINDUNG Deceased.
The administration of the estate of JOHN R. LINDUNG, deceased, whose date of death was March 8, 2025, 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 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,

SECOND INSERTION

SECOND INSERTION

NOTICE OF 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: 06/19/2025 Time: 10:15 AM

Jeff Tanguay Household items
Carolann Hallberg Household items
Marcela Cavaglieri Household items
Susan Webber Household items
Darrell Hills Vehicle (not for sale)
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.
May 30; June 6, 2025 25-00788C

SECOND INSERTION

FOURTH INSERTION

NOTICE OF ACTION (normal notice by publication)
IN THE CIRCUIT COURT FOR COLLIER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-001255
IN RE: ESTATE OF TEODORO CAVAZOS, Deceased.
TO: CHRISTINA CAVAZOS
Unknown
YOU ARE NOTIFIED that a Petition for Administration has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612 on or before 07/07/2025, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.

Signed on this 9th day of May, 2025
As Clerk of the Court (SEAL) By: Oilemys Ruiz
As Deputy Clerk

Robert D. Hines, Esq.,
Hines Norman Hines, P.L.,
1312 W. Fletcher Avenue, Suite B,
Tampa, FL 33612
May 16, 23, 30; June 6, 2025 25-00713C

SECOND INSERTION

SECOND INSERTION

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 May 30, 2025.

Personal Representative:
Richard Feindel
7 Chandler Avenue
Plaistow, New Hampshire 03865
Attorney for Personal Representative:
Fred W. Mundie, Jr., Attorney
Florida Bar Number: 0144703
FRED W MUNDIE JR PA
993 N Collier Blvd
MARCO ISLAND, FL 34145
Telephone: (239) 394-3072
Fax: (239) 394-4985
E-Mail: fred@fmundie.com
Secondary E-Mail: jennifer@fmundie.com
May 30; June 6, 2025 25-00799C

SECOND INSERTION

SECOND INSERTION

unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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 May 30, 2025.

Personal Representative:
MARY BETH LINDUNG
580 El Camino Real, Apt. 3306
Naples, Florida 34119
Attorney for Personal Representative:
MARK R. KLYM, Attorney
Florida Bar Number: 0049003
HAHN LOESER & PARKS LLP
5811 Pelican Bay Boulevard, Suite 650
Naples, Florida 34108
Telephone: (239) 254-2900
Fax: (239) 254-2947
E-Mail: mklym@hahnlaw.com
Secondary E-Mail: cpiglia@hahnlaw.com
18603879.1
May 30; June 6, 2025 25-00786C

SECOND INSERTION

SECOND INSERTION

Notice of Self Storage Sale
Please take notice Midgard Self Storage - Naples Two located at 15600 Old US 41 N Naples FL 34110 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants who are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 6/20/25 at 1:00 PM. Unless stated otherwise the description of the contents are household goods, furnishings and garage essentials. Mark Fernandez unit #1045; John Romanovich unit #2165; Alexeis Barbier unit #P138; Guadalupe Resale shop/Greethel Leone unit #S03D10; Jose Pavon unit #S03K04; April Brewer unit #S0412D; John Ser-raino unit #S04A06. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
May 30; June 6, 2025 25-00791C

SECOND INSERTION

SECOND INSERTION

Notice of Self Storage 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 June 19th 2025, at 10:00am

Lee Hoffman
Boxes, appliances, household items, sporting goods, shelving and tools.

Christopher Mazzone
Monitors, furniture, sports cards, clothes, bags, books, wall art and boxes.

Erick Monsalve
Bags, ladders and blinds
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.
May 30; June 6, 2025 25-00793C

SECOND INSERTION

SECOND 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 06/19/2025 at 2:30pm. Contents include personal property along with the described belongings to those individuals listed below.

02074 Coralita Boudreaux
TV, totes, furniture, clothes, etc.
02009 Andres Guzman
bags, toy, etc.
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.
May 30; June 6, 2025 25-00795C

SECOND INSERTION

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

CALL 941-906-9386
and select the appropriate County name from the menu option
OR E-MAIL:
legal@businessobserverfl.com

Business Observer

11/20/23

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

Most 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.