CHARLOTTE COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY, FLORIDA
PROBATE DIVISION
File No. 25000833CP
IN RE: ESTATE OF
LANCE DANIEL GILBERT

The administration of the estate of LANCE DANIEL GILBERT, deceased, whose date of death was July 28, 2024; File Number 25000833CP, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Post Office Box 1687, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: July 25, 2025.

CHRISTINE MARIE GILBERT
Personal Representative
13528 Isabell Ave.
Port Charlotte, FL 33981
Derek B. Alvarez, Esquire -
FBN: 114278
DBA@GendersAlvarez.com
Anthony F. Diecidue, Esquire -
FBN: 146528
AFD@GendersAlvarez.com
Whitney C. Miranda, Esquire -
FBN 65928
WCM@GendersAlvarez.com
GENDERS ALVAREZ
DIECIDUE, P.A.
2307 West Cleveland Street
Tampa, Florida 33609
Phone: (813) 254-4744 Fax:
(813) 254-5222
Eservice for all attorneys listed above:
GADeservice@GendersAlvarez.com
July 25; August 1, 2025 25-00758T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25000443CP
Division Probate
IN RE: ESTATE OF
CHARLES T. NESMITH
Deceased.

The administration of the estate of Charles T. Nesmith, deceased, whose date of death was December 27, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E Marion Ave, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 25, 2025.

Personal Representative:
Jennifer McCullough
8046 Grand Avenue
Little Gasparilla Island, Doc 3,
Placida, Florida 33946
Attorney for Personal Representative:
Lori A. Wellbaum, Attorney
Florida Bar Number: 071110
WELLBAUM LAW PA
686 N. Indiana Avenue
Englewood, FL 34223
Telephone: (941) 474-3241
Fax: (941) 475-2927
E-Mail: lori@wellbaumlaw.com
Secondary E-Mail:
anne@wellbaumlaw.com
July 25; August 1, 2025 25-00733T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25-000793-CP
Division: PROBATE
IN RE: ESTATE OF
KAREN A. WEBB,
Deceased.

The administration of the estate of Karen A. Webb, deceased, whose date of death was May 19, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 25, 2025.

Personal Representative:
Sherry Rennick
2656 Railside Circle SW
Byron Center, MI 49315
Attorney for Personal Representative:
Cheyenne R. Young
Florida Bar Number: 0515299
WOTITZKY, WOTITZKY
& YOUNG, P.A.
1107 W. Marion Avenue, Unit #111
Punta Gorda, FL 33950
Telephone: (941) 639-2171
Fax: (941) 639-8617
E-Mail: cyoung@wotitzkylaw.com
Secondary E-Mail:
jackie@wotitzkylaw.com
July 25; August 1, 2025 25-00732T

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
LV10184

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
FILE NO. 25-CP-809
IN RE: ESTATE OF
ROLAND J. VERTEFEUILLE,
Deceased.

The administration of the estate of ROLAND J. VERTEFEUILLE, deceased, File No. 25-CP-809, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this Notice is July 25, 2025.

Personal Representative:
Christina Roberge
13234 Eleanor Avenue
Port Charlotte, FL 33953
Attorney for Personal Representative:
Judy A. Romano
Florida Bar No. 881200
6719 Winkler Rd., Suite 118
Ft. Myers, Florida 33919
Telephone: (239) 437-5378
July 25; August 1, 2025 25-00730T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-000655-CP
IN RE: ESTATE OF
PATRICIA SUE HART
Deceased.

The administration of the Estate of Patricia Sue Hart, deceased, whose date of death was March 12, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 25, 2025.

Personal Representative:
Richard A. Hart
2029 Chesterfield Drive NE
Atlanta, Georgia 30345-3703
Attorney for Personal Representative:
Cyrus Malhotra, Esq.
Attorney
Florida Bar Number: 0022751
THE MALHOTRA LAW FIRM P.A.
3903 Northdale Blvd., Suite 100E
Tampa, FL 33624
Telephone: (813) 902-2119
Fax: (727) 290-4044
E-Mail:
filings@FLprobatesolutions.com
Secondary:
cortney@FLprobatesolutions.com
July 25; August 1, 2025 25-00754T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No.: 25-806-CP
Division: PROBATE
IN RE: ESTATE OF
MARY W. PRICE
Deceased.

The administration of the estate of MARY W. PRICE, deceased, whose date of death was May 4, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 25, 2025.

Personal Representative:
CHERYL L. HUBERT
7525 Mikasa Drive
Punta Gorda, Florida 33950
Attorney for Personal Representative:
MARY A. BYRSKI
Attorney
Florida Bar Number: 0166413
MARY A. BYRSKI
25086 Olympia Ave. Suite 310
Punta Gorda, Florida 33950
Telephone: (941) 833-9262
Fax: (941) 833-9264
E-Mail: mary@byrskilaw.com
Secondary E-Mail:
kaye@byrskilaw.com
July 25; August 1, 2025 25-00731T

SAVE TIME
E-mail your Legal Notice
legal@businessobserverfl.com
LV10177

FIRST INSERTION

Notice Under Fictitious Name

To whom it may concern:
Notice is hereby given that the undersigned, pursuant to Florida Statute 865.09, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice, the fictitious name, to-wit:
The Aesthetics Lounge and Spa, LLC
Under which we are engaged in business at:
13435 S. McCall Rd.
Unit 16 PMB 234
Port Charlotte, FL 33981
That the party interested in said business enterprise is as follows:
Zen Jen Aesthetics and Design, LLC
Dated at Charlotte County, Florida
July 18, 2025
July 25, 2025 25-00743T

FIRST INSERTION

PUBLIC NOTICE OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801 - 83.809). The undersigned will sell by competitive bidding at lockerfox.com on Thursday the 11th day of September, 2025 at 11:00 AM. Said property is iStorage, 6221 Marlympia Way, Punta Gorda, FL, 33950 Stackfleet Logistics Stackfleet Logistics G239 Stereo, vacuum, clothing, furniture, speakers, tool box, fishing and reel, totes, shoes, gas can, water jug, boxes. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Purchases must be paid for at the time of purchase per facility policy. Sale subject to cancellation in the event of settlement between owner and obligated party.
July 25; August 1, 2025 25-00756T

FIRST INSERTION

PUBLIC NOTICE OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801 - 83.809). The undersigned will sell by competitive bidding at lockerfox.com on Thursday the 14th day of August, 2025 at 11:00 AM. Said property is iStorage, 7001 Gasparilla Road, Port Charlotte, FL, 33981 Charlotte County Silas Wells 520 miscellaneous household items. Matthew Halt 553 miscellaneous household items. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Purchases must be paid for at the time of purchase per facility policy. Sale subject to cancellation in the event of settlement between owner and obligated party.
July 25; August 1, 2025 25-00757T

FIRST INSERTION

PUBLIC NOTICE

Notice is hereby given that the Southwest Florida Water Management District (District) issued on July 18, 2025, a Water Use Permit Ownership Transfer at Sea Cove Subdivision by applicant: North Loop Community Development District, 14025 Riveredge Drive, Suite 175, Tampa, Florida 33637. Application No. 20 021101.001. Application received: May 27, 2025. Predominant use type(s): Residential Lawn/Landscape/Recreation Use. Quantity: The authorized allocated quantities remained the same on this ownership transfer at 23,900 gallons per day (gpd) Annual Average Daily (AAD), 27,000 gpd Drought AAD, 67,900 gpd Peak Month, and Maximum Crop (Frost-Freeze) Protection remained at zero (0) gallons per event. Location: Section 21, Township 41 South, Range 23 East, in Charlotte County. Any person whose substantial interests are affected by the District's action regarding this matter may request an administrative hearing in accordance with Sections 120.569 and 120.57, Florida Statutes (F.S.), and Chapter 28-106, Florida Administrative Code (F.A.C.), of the Uniform Rules of Procedure. A request for hearing must: (1) explain how the substantial interests of each person requesting the hearing will be affected by the District's action, or proposed action; (2) state all material facts disputed by each person requesting the hearing or state that there are no disputed facts; and (3) otherwise comply with Chapter 28-106, F.A.C. A request for hearing must be filed with and received by the Agency Clerk of the District at the District's Brooksville address, 2379 Broad Street, Brooksville, FL 34604-6899 within 14 days of publication of this notice. Failure to file a request for hearing within this time period shall constitute a waiver of any right such person may have to request a hearing under Sections 120.569 and 120.57, F.S. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means that the District's final action may be different from the position taken by it in this notice of agency action. Persons whose substantial interests will be affected by any such final decision of the District in this matter have the right to petition to become a party to the proceeding, in accordance with the requirements set forth above. Mediation pursuant to Section 120.573, F.S., to settle an administrative dispute regarding the District's action in this matter is not available prior to the filing of a request for hearing. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written objections and comments concerning the application within 14 days from the date of this notice. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103.
July 25, 2025 25-00744T

FIRST INSERTION

WEST PORT COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025/2026 BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

The Board of Supervisors (**"Board"**) of the West Port Community Development District (**"District"**) will hold a public hearing on **August 12, 2025 at 12:30 p.m.,** at the **Country Inn & Suites by Radisson, 24244 Corporate Court, Port Charlotte, Florida 33954** for the purpose of hearing comments and objections on the adoption of the proposed budget(s) (**"Proposed Budget"**) of the District for the fiscal year beginning October 1, 2025 and ending September 30, 2026 (**"Fiscal Year 2025/2026"**). A regular board meeting of the District will also be held at that time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, c/o **Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, 561-571-0010** (**"District Manager's Office"**), during normal business hours or by visiting the District's website, https://westportcdd.net/.

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

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

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

District Manager
July 25, 2025 25-00742T

--- ESTATE ---

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No. 25000709CP
IN RE: ESTATE OF
STEVE A. BARNA,
A/K/A STEPHEN A. BARNA

The administration of the estate of STEVE A. BARNA, A/K/A STEPHEN A. BARNA, deceased, whose date of death was February 8, 2025; File Number 25000709CP, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Post Office Box 1687, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: July 25, 2025.

JESSICA NICOLE REIDY
Personal Representative
7616 Pine Lake Blvd.
Port Saint Lucie
Derek B. Alvarez, Esquire -
FBN: 114278
DBA@GendersAlvarez.com
Anthony F. Diecidue, Esquire -
FBN: 146528
AFD@GendersAlvarez.com
Whitney C. Miranda, Esquire -
FBN 65928
WCM@GendersAlvarez.com
GENDERS ALVAREZ DIECIDUE, P.A.
2307 West Cleveland Street
Tampa, Florida 33609
Phone: (813) 254-4744
Fax: (813) 254-5222
Eservice for all attorneys listed above:
GADeservice@GendersAlvarez.com
July 25; August 1, 2025 25-00734T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY, FLORIDA
PROBATE DIVISION
File No. 25000585CP
IN RE: ESTATE OF
BRENDA LOU LANE,
Deceased.

The administration of the Estate of BRENDA LOU LANE, deceased, whose date of death was February 15, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this Notice is July 25, 2025.

Personal Representative:
DANIEL R. BIDWELL
4794 Abernant Avenue
North Port, FL 34287
Attorney for Personal Representative:
KEVIN PILLION, ESQ.
Florida Bar No. 70288
Life Planning Law Firm
1671 Mound Street
Sarasota, FL 34236
Telephone: (941) 914-6000
Email: kevin@lifelawfirm.com
Alt Email: service@lifelawfirm.com
July 25; August 1, 2025 25-00753T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No. 2025-CP-000758
IN RE: ESTATE OF
ANTHONY LOUIS
D'AMBROSIO, JR.
A/K/A ANTHONY D'AMBROSIO
Deceased.

The administration of the estate of Anthony Louis D'Ambrosio, Jr. a/k/a Anthony D'Ambrosio, deceased, whose date of death was March 15, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 309 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 25, 2025.

Personal Representative:
Denise A. Legenstein
1506 Meadowbrook Lane
West Chester, Pennsylvania 19380
Attorney for Personal Representative:
Jenny C. Hazel, Attorney
Florida Bar Number: 0163562
MCCRORY LAW FIRM
309 Tamiami Trail
PUNTA GORDA, FL 33950
Telephone: (941) 205-1122
Fax: (941) 205-1133
E-Mail: jenny@mccrorylaw.com
Secondary E-Mail:
debbie@mccrorylaw.com
July 25; August 1, 2025 25-00735T

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY, FLORIDA
PROBATE DIVISION
File No. 25000760CP
Division Probate
IN RE: ESTATE OF
DEBORAH D. BUSQUE
Deceased.

The administration of the estate of Deborah D. Busque, deceased, whose date of death was April 6, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 25, 2025.

Personal Representative:
Michael A. Busque
12901 Lower River Blvd
Orlando, Florida 32828
Attorney for Personal Representative:
T. Thomas Shirley
Attorney
Florida Bar Number: 154581
Dunkin & Shirley, P.A.
170 West Dearborn Street
Englewood, Florida 34223
Telephone: (941) 474-7753
Fax: (941) 475-1954
E-Mail: tom@dunkinshirley.com
July 25; August 1, 2025 25-00745T

--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
#20286
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA.
CASE No. 24000513CA
BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST,
PLAINTIFF, VS.
MANUEL F. TORRES, ET AL.
DEFENDANT(S).

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated May 14, 2025, in the above action, I will sell to the highest bidder for cash at Charlotte County, Florida, on 09/24/2025, at 11:00 AM, at WWW.CHARLOTTE.REALFORECLOSE.COM for the following described property:

LOT 61, LEMON BAY ISLES, PHASE III, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 16 AT PAGES 53A THROUGH 53G, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

TOGETHER WITH A 1989 MOBILE HOME WITH VIN #S 2D10176AAND 2D10176B

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

Date: 07/22/2025
Clerk of the Circuit Court
By: (SEAL) B. Lackey
Deputy Clerk of the Court
Prepared by:
Tromberg, Morris & Partners, PLLC
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
Our Case #: 23-001539/24000512CA/PHH
July 25; August 1, 2025 25-00748T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR CHARLOTTE COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 24000174CA
SPECIALIZED LOAN SERVICING LLC,
Plaintiff, vs.
KATHRYN BARKER A/K/A KATHRYN JOHNSON-BARKER A/K/A KATHY BARKER, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered May 21, 2025 in Civil Case No. 24000174CA of the Circuit Court of the TWENTIETH JUDICIAL CIRCUIT in and for Charlotte County, Punta Gorda, Florida, wherein SPECIALIZED LOAN SERVICING LLC is Plaintiff and Kathryn Barker a/k/a Kathryn Johnson-Barker a/k/a Kathy Barker, et al., are Defendants, the Clerk of Court, Roger D. Eaton, will sell to the highest and best bidder for cash at www.charlotte.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13th day of August, 2025 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 39, Block 1175, Port Charlotte Subdivision, Section 39, according to the plat thereof recorded in Plat Book 5, Page 43, of the Public Records of Charlotte County, Florida.
Address: 126 Leland St SE, Port Charlotte, FL 33952

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/17/2025.
Deputy Clerk
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
BY: Deni Gerace (SEAL)
McCalla Raymer Leibert Pierce, LLP
110 SE 6th Street, Suite 2300
Fort Lauderdale, FL 33301
AccountsPayable@mccalla.com
Counsel of Plaintiff
23-07623FL
July 25; August 1, 2025 25-00737T

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT, IN AND FOR CHARLOTTE COUNTY, FLORIDA
CASE No.: 25000817CA
MSK FLORIDA INVESTMENTS LLC,
Plaintiff, vs.
PETRIN ROSBACH,
Defendant,

TO: PETRIN ROSBACH, and all others claiming by, through and under PETRIN ROSBACH

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

Lot 21, Block L, Peace River Shores Unit 7, according to the map or plat thereof, as recorded in Plat Book 6, Page(s) 7-A and 7-B, of the Public Records of Charlotte County, Florida. a/k/a 29358 Lillis St, Punta Gorda, FL 33982.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on J.D. Manzo, of Manzo & Associates, P.A., Plaintiff's attorney, whose address is 4767 New Broad Street, Orlando, FL 32814, telephone number (407) 514-2692, on or before August 22, 2025, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED this 17 day of July 2025.
Clerk of the Circuit Court
(SEAL) By: B. Lackey
As Deputy Clerk
J.D. Manzo
Manzo & Associates, P.A.,
Plaintiff's attorney
4767 New Broad Street
Orlando, FL 32814
telephone number (407) 514-2692
July 25; Aug. 1, 8, 15, 2025
25-00736T

FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 25000526CA
Fifth Third Bank, N.A.
Plaintiff, vs.
The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Catherine Ailes, Deceased; et al
Defendants.

TO: Robert William Ailes a/k/a Robert W. Ailes
Last Known Address: 647 Wears Valley Rd Apt 8, Pigeon Forge, TN 37863

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Charlotte County, Florida:

LOT 104, HAMMOCKS AT WEST PORT PHASE II, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 24, PAGE 16-A, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

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 on or before August 22, 2025, 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.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS

DATED on July 17, 2025.
Roger Eaton
As Clerk of the Court
By B. Lackey (SEAL)
As Deputy Clerk
Julie York, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy, Suite 135,
Tampa, FL 33634
File # 25-F00517
July 25; August 1, 2025 25-00738T

PUBLISH YOUR LEGAL NOTICE

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

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

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

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer

LV20878_V21

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO. 2024 CA 002349
LARRY D. RUSSELL and JULIE E. RUSSELL
Plaintiffs, vs.
BARBARA PUGH AKA BARBARA A PUGH AKA BARBARA MAE PUGH, and THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, CREDITORS, OR OTHER PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANT, BARBARA PUGH, WHO IS NOT KNOWN TO BE EITHER DEAD OR ALIVE,
Defendants.

To: BARBARA PUGH AKA BARBARA A PUGH AKA BARBARA MAE PUGH,
Last known address:
22 Cherrywood Lane
Inisfill, Ontario, Canada L9S1M6
CN 88888
THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, CREDITORS, OR OTHER PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANT, BARBARA PUGH, WHO IS NOT KNOWN TO BE EITHER DEAD OR ALIVE,
Last known address:
1311 Blue Heron Drive
Englewood FL, 34224

You are notified that an action for declaratory judgment has been filed against you with regard to the following property in Charlotte County, Florida:

Lot 48, Block B, Holiday Mobile Estates, 3rd Addition according to the plat thereof recorded In Plat Book 13, Page 30, of the Public Records of Charlotte, Florida. Together with 1979 SHER mobile home, identification number 13002593A, title number 16784172 and identification number 13002593B, title number 16784173, being 36 feet in length.

and you are required to serve a copy of your written defenses, if any to it on Branden M. Henderson, Esq.,the Plaintiffs attorney, whose address is 7650 W. Courtney Campbell Causeway, Suite 1150, Tampa, Florida, 33607, by August 25, 2025 and file the original with the Clerk of this court either before service upon Plaintiff's attorney or immediately thereafter; Otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@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.

Dated this 6 day of May, 2025.
Clerk of The Circuit Court
(SEAL) By: B. Lackey
As Deputy Clerk
July 25; Aug. 1, 8, 15, 2025
25-00746T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 24001563CA
DLC MORTGAGES III, LLC,
Plaintiff, vs.
THE UNKNOWN SPOUSE, HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ROBERT STEELE, DECEASED, et al.,
Defendants.

NOTICE IS HEREBY GIVEN that the undersigned Clerk of Court of Charlotte County, will on August 14, 2025, at 11:00 EST at www.charlotte.realforeclose.com, offer for sale and sell at public outcry to the highest and best bidder for cash, the following described property situate in Charlotte County, Florida:

LOT 9, BLOCK 332, PORT CHARLOTTE SUBDIVISION, SECTION 21, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 12-A THRU 12G, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

PARCEL IDENTIFICATION NUMBER: 402218230009

PROPERTY ADDRESS: 2094 CARPETGREEN STREET, PORT CHARLOTTE, FL 33948

pursuant to a Final Judgment of Foreclosure entered in Case No. 24001563CA of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, the style of which is indicated above.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS MY HAND and seal of this Court on 07/17/2025.
Roger D. Eaton
Clerk of the Circuit Court
By: B. Lackey (SEAL)
Deputy Clerk
Law Offices of
Damian G. Waldman, Esq.
PO Box 5162, Largo, FL 33779
service@dwaldmanlaw.com;
727-538-4160;
July 25; Aug. 1, 2025 25-00741T

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CASE NO.: 25000891CA
CARRINGTON MORTGAGE SERVICES LLC,
Plaintiff, vs.
UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF STEVEN R. BUESCHER A/K/A STEVEN RAY BUESCHER, DECEASED; GARDENS OF GULF COVE PROPERTY OWNER'S ASSOCIATION, INC.; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT,
Defendant(s).

TO: Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Steven R. Buescher a/k/a Steven Ray Buescher, deceased
13440 Muriel Avenue
Port Charlotte, Florida 33981

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Charlotte County, Florida:

LOT 13, BLOCK 4307, PORT CHARLOTTE SUBDIVISION, SECTION 66, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 6, PAGES 4A THRU 4G OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

Street Address: 13440 Muriel Avenue, Port Charlotte, Florida 33981

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe, Weisberg & Conway, LLC, Plaintiff's attorney, whose address is 3222 Commerce Place, Suite A, West Palm Beach, FL 33407, within 30 days after the date of the first publication of this notice and file the original with the Clerk of this Court, otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 on July 22, 2025.
Roger D. Eaton
Clerk of said Court
By: B. Lackey (SEAL)
As Deputy Clerk
McCabe, Weisberg & Conway, LLC
3222 Commerce Place, Suite A
West Palm Beach, FL 33407
Telephone: (561) 713-1400
FLpleadings@MWC-law.com
File#:25-400233
July 25; August 1, 2025 25-00749T

--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF ACTION
CONSTRUCTIVE SERVICE - PROPERTY
THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 25738CA
NEW VISTA PROPERTIES, INC., a Florida Corporation,
Plaintiff, vs.
YULISSA POLLO BALTAZAR, her devisees, grantees, creditors, and all other parties claiming by, through, under or against her and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF YULISSA POLLO BALTAZAR,
Defendants.

TO: YULISSA POLLO BALTAZAR, her devisees, grantees, creditors, and all other parties claiming by, through, under or against her and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF YULISSA POLLO BALTAZAR:

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following described property in Charlotte County, Florida:

Lot 2, Block 2846, Port Charlotte Subdivision, Section Forty-Seven, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 61A through 61G, of the Public Records of Charlotte County, Florida

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Albert J. Tiseo, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A.,701 JC Center Court, Suite 3, Port Charlotte, Florida 33954, thirty (30) days after the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court July 22, 2025.

ROGER D. EATON
CLERK OF THE COURT
By: B. Lackey (SEAL)
Deputy Clerk

Albert J. Tiseo, Jr., Esq.
Goldman, Tiseo & Sturges, P.A.
701 JC Center Court, Suite 3
Port Charlotte, FL 33954
atiseo@gtslawfirm.com
lbaird@gtslawfirm.com
941-625-6666
July 25; August 1, 2025 25-00751T

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO. 082024CA002391000101
WILMINGTON SAVINGS FUND SOCIETY.FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I,
Plaintiff, vs.
WAYNE HENDRYX; VONDA HENDRYX; UNKNOWN SPOUSE OF JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN SPOUSE OF ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; CHARLOTTE COUNTY, FLORIDA; CACH, LLC; JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated July 1, 2025, and entered in Case No. 082024CA002391000101 of the Circuit Court in and for Charlotte County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY. FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I is Plaintiff and WAYNE HENDRYX; VONDA HENDRYX; UNKNOWN SPOUSE OF JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN SPOUSE OF ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; ZECHARIAH HENDRYX A/K/A ZECHARIAH W. HENDRYX; CHARLOTTE COUNTY, FLORIDA; CACH, LLC; JEREMIAH HENDRYX A/K/A JEREMIAH W. HENDRYX; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, I will sell to the highest and best bidder for cash website of www.charlotte.realforeclose.com, 11:00 a.m., on October 1, 2025 , the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 433, SOUTH PUNTA GORDA HEIGHTS, 8TH ADDITION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 4, AT PAGES 6A THROUGH 6D, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 1984 SKYLINE MOBILE HOME; VIN NUMBER(S): 25650148AT AND 25650148BT, TITLE NUMBER(S): 22642751 AND 22642750, PERMANENTLY AFFIXED TO THE LAND.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 at Punta Gorda, Florida, on 07/22/2025.

ROGER D EATON
As Clerk, Circuit Court
By: (SEAL) B. Lackey
As Deputy Clerk

Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
P.O. BOX 19519
Fort Lauderdale, FL 33318
Telephone: (954) 564-0071
Service E-mail: answers@dallegal.com
1491-208577 / TM1
July 25; August 1, 2025 25-00755T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 4TH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CASE NO.: 24002333CA
EF MORTGAGE LLC,
Plaintiff, v.
STAY PORT CHARLOTTE 2, LLC, a Florida Limited Liability Company; MDA INVERSIONES SPA, a Chilean Company; SAIVAY CONSTRUCTION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment dated July 10, 2025 entered in Civil Case No. 24002333CA in Circuit Court of the Charlotte Judicial Circuit in and for Charlotte County, Florida, Civil Division, wherein EF MORTGAGE LLC, Plaintiff and STAY PORT CHARLOTTE 2, LLC, a Florida Limited Liability Company; MDA INVERSIONES SPA, a Chilean Company are Defendant(s), Roger D. Eaton, Clerk of Court, will sell to the highest and best bidder for cash beginning at 11:00 AM at www.charlotte.realforeclose.com in accordance with Chapter 45, Florida Statutes on September 4, 2025 the following described property as set forth in said Final Judgment, to-wit

PARCEL 1:

LOT 24, BLOCK 1278, PORT CHARLOTTE SUBDIVISION, SECTION THIRTEEN, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGES 2A THROUGH 2G OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

a/k/a 3479 Mentone Street, Port Charlotte, FL 33980

PARCEL 2:

LOT 21, BLOCK 1278, PORT CHARLOTTE SUBDIVISION SECTION THIRTEEN, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE(S) PAGES 2A THROUGH 2G, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

a/k/a 3503 Mentone Street, Port Charlotte, FL 33980

PARCEL 3:

LOT 7, BLOCK 1278, PORT CHARLOTTE SUBDIVISION SECTION THIRTEEN, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE(S) 2, 2A THROUGH 2G, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

a/k/a 3494 Durkee Street, Port Charlotte, FL 33980

PARCEL 4:

LOT 2, BLOCK 1282, PORT CHARLOTTE SUBDIVISION SECTION THIRTEEN, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, AT PAGES 2A THROUGH 2G, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

a/k/a 23215 Ameche Avenue, Port Charlotte, FL 33980

PARCEL 5:

LOT 3, BLOCK 1282, PORT CHARLOTTE SUBDIVISION SECTION THIRTEEN, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, AT PAGES 2A THROUGH 2G, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

a/k/a 23203 Ameche Avenue, Port Charlotte, FL 33980

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

07/17/2025

Roger D. Eaton
CLERK OF THE CIRCUIT COURT
Charlotte County, Florida
(SEAL) Brittany Lackey
DEPUTY CLERK OF COURT

Submitted By: Jordan Wainstein
Kelley Kronenberg
10360 West State Road 84
Fort Lauderdale, FL 33324
Service Email:
ftlrealprop@kelleykronenberg.com
File No.: 3087.000199
July 25; Aug. 1, 2025 25-00739T

FIRST INSERTION

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 24-1177-CC
SECTION 20 PROPERTY OWNER'S ASSOCIATION, INC.
Plaintiff, v.
VERONICA VERBANIC
Defendant.

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated July 9, 2025, in the above-styled cause, I will sell to the highest and best bidder for cash, at the Charlotte County Foreclosure Auction website at www.charlotte.realforeclose.com at 11: 00am on August 27, 2025, the following described property:

Lot 5, Block 561, Punta Gorda Isles, Section 20, according to the plat thereof as recorded in Plat Book 11, Page 2, Public Records of Charlotte County, Florida.

Address: 42 Pepe Ct., Punta Gorda FL 33983
PID: 402304204004

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

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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: 07/17/2025.

ROGER D. EATON
Clerk of Court
By: (Court Seal) Deni Gerace
Deputy Clerk

Elias M. Mahshie, Esq.
Mahshie & DeCosta, P.A.
Counsel for Plaintiff
407 E. Marion Avenue,
Suite 101
Punta Gorda, FL 33950
July 25; Aug. 1, 2025 25-00740T

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 24001896CA
NewRez LLC dba Shellpoint Mortgage Servicing,
Plaintiff, vs.
The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Katherine Deschamp a/k/a Katherine A. Deschamp a/k/a Katherine Ann Deschamp, Deceased, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 24001896CA of the Circuit Court of the TWENTIETH Judicial Circuit, in and for Charlotte County, Florida, wherein NewRez LLC dba Shellpoint Mortgage Servicing is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Katherine Deschamp a/k/a Katherine A. Deschamp a/k/a Katherine Ann Deschamp, Deceased; Francis Joseph Costello III a/k/a Francis J. Costello III a/k/a Francis Joseph Costello a/k/a Francis Costello; Kevin William Costello a/k/a Kevin W. Costello; Adam Costello; Midland Funding LLC; Nicole Anne Stephenson a/k/a Nicole A. Stephenson a/k/a Nicole Anne Pytel; William Francis Pytel a/k/a William F. Pytel Jr. a/k/a William F. Pytel a/k/a William Pytel; Phillip Joseph Pytel a/k/a Phillip J. Pytel are the Defendants, that I will sell to the highest and best bidder for cash at, www.charlotte.realforeclose.com, beginning at 11:00 AM on the 3rd day of September, 2025 , the following described property as set forth in said Final Judgment, to wit:

LOT 29, BLOCK 339, PORT CHARLOTTE SUBDIVISION, SECTION TWENTY-ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5 AT PAGE(S) 12A THRU 12G, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

TAX ID: 402218201004

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/23/2025.

Roger Eaton
As Clerk of the Court
By: B. Lackey (SEAL)
As Deputy Clerk

Brock & Scott PLLC
4919 Memorial Hwy, Suite 135
Tampa, FL 33634
Attorney for Plaintiff
File # 24-F00155
July 25; August 1, 2025 25-00747T

FIRST INSERTION

NOTICE OF ACTION
CONSTRUCTIVE SERVICE - PROPERTY
THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION
CASE NO.: 25735CA
NEW VISTA PROPERTIES, INC., a Florida Corporation,
Plaintiff, vs.
RUMALDO A. SANCHEZ VARGAS, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF RUMALDO A. SANCHEZ VARGAS,
Defendants.

TO: RUMALDO A. SANCHEZ VARGAS, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF RUMALDO A. SANCHEZ VARGAS:

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following described property in Charlotte County, Florida:

Lot 7, Block 2327, Port Charlotte Subdivision, Section Thirty-Eight, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 42A through 42H, inclusive, of the Public Records of Charlotte County, Florida

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Albert J. Tiseo, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A.,701 JC Center Court, Suite 3, Port Charlotte, Florida 33954, thirty (30) days after the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court July 22, 2025.

ROGER D. EATON
CLERK OF THE COURT
By: B. Lackey (SEAL)
Deputy Clerk

Albert J. Tiseo, Jr., Esq.
Goldman, Tiseo & Sturges, P.A.
701 JC Center Court, Suite 3
Port Charlotte, FL 33954
atiseo@gtslawfirm.com
lbaird@gtslawfirm.com
941-625-6666
July 25; August 1, 2025 25-00750T

FIRST INSERTION

NOTICE OF ACTION
CONSTRUCTIVE SERVICE - PROPERTY
THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL ACTION
CASE NO.: 25732CA
NEW VISTA PROPERTIES, INC., a Florida Corporation,
Plaintiff, vs.
LUIS BRAVO, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF LUIS BRAVO,
Defendants.

TO: LUIS BRAVO, his devisees, grantees, creditors, and all other parties claiming by, through, under or against him and all unknown natural persons, if alive and if now known to be or alive, their several and respective spouses, heirs, devisees, grantees, and other creditors or other parties claiming by, though, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; and UNKNOWN SPOUSE OF LUIS BRAVO:

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following described property in Charlotte County, Florida:

Lot 10, Block 2440, Port Charlotte Subdivision, Section Twenty-Nine, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 22A through 22G, inclusive, of the Public Records of Charlotte County, Florida

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Albert J. Tiseo, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A.,701 JC Center Court, Suite 3, Port Charlotte, Florida 33954, thirty (30) days after the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court July 22, 2025.

ROGER D. EATON
CLERK OF THE COURT
By: B. Lackey (SEAL)
Deputy Clerk

Albert J. Tiseo, Jr., Esq.
Goldman, Tiseo & Sturges, P.A.
701 JC Center Court, Suite 3
Port Charlotte, FL 33954
atiseo@gtslawfirm.com
lbaird@gtslawfirm.com
941-625-6666
July 25; August 1, 2025 25-00752T

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25000653CP
Division Probate
IN RE: ESTATE OF
Eugene Zane Bliss
Deceased.

The administration of the estate of Eugene Zane Bliss, deceased, whose date of death was December 20, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 East Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: July 18, 2025.

Signed on this 15th day of July, 2025.

/s/Wayne T. Bliss
Wayne T. Bliss
Personal Representative
1054 March Street,
Port Charlotte, FL 33953

/s/ Mark Martella
Mark Martella, Esq.
Florida Bar No. 0024021
Martella Law Firm, PLLC
18245 Paulson Drive, Suite 131
Port Charlotte, FL 33954
Telephone: 941-867-6865
Fax: 941-867-8949
E-mail: mark@martellalaw.com
Secondary: tara@martellalaw.com
Attorney for Petitioner
July 18, 25, 2025 25-00725T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25000604CP
Division Probate
IN RE: ESTATE OF
Edward Donald Hum
Deceased.

The administration of the estate of Edward Donald Hum, deceased, whose date of death was February 9, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: July 18, 2025.

Signed on this 16th day of July, 2025.

/s/Emily Pearl Hum Robinson
Emily Pearl Hum Robinson
Personal Representative
2511 Lendall Lane
Austin, TX 74744

/s/ Mark Martella
Mark Martella, Esq.
Florida Bar No. 0024021
Martella Law Firm, PLLC
18245 Paulson Drive, Suite 131
Port Charlotte, FL 33954
Telephone: 941-867-6865
Fax: 941-867-8949
E-mail: mark@martellalaw.com
Secondary: tara@martellalaw.com
Attorney for Petitioner
July 18, 25, 2025 25-00729T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No. 25-371-CP
Division Probate
IN RE: ESTATE OF
JANET IRENE BULLOCK
a/k/a JANET I. BULLOCK
Deceased.

The administration of the Estate of Janet Irene Bullock a/k/a Janet I. Bullock, deceased, whose date of death was December 26, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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 July 18, 2025.

Personal Representative
Jannell R. Kristiansen
1665 E. Manchester Rd.
Manchester Center, VT 05255

Attorney for Personal Representative
Tina M. Mays, Esq.
Florida Bar No. 0726044
Mizell & Mays Law Firm, P.A.
331 Sullivan St.,
Punta Gorda, FL 33950
Telephone: (941) 575-9291
E-mail Addresses:
tmays@mizell-law.com,
ndotres@mizell-law.com
July 18, 25, 2025 25-00727T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No. 25-803-CP
Division: Probate
IN RE: ESTATE OF
KATHLEEN M. QUENELL
Deceased.

The administration of the estate of Kathleen M. Quenell, deceased, whose date of death was May 31, 2025, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Justice Center, 350 E. Marion Ave., Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 18, 2025.

Personal Representative:
Scott Robert Quenell
155 Dale Road
Rochester, New York 14621

Attorney for Personal Representative:
Ellie K. Harris, Esq.
Florida Bar Number: 0021671
Elise V. Bouchard, Esq.
Florida Bar Number: 0109033
Schwarz & Harris, P.A.
17841 Murdock Circle
Port Charlotte, Florida 33948
Telephone: (941) 625-4158
Fax: (941) 625-5460
E-Mail: e-service@schwarzlaw.net
Secondary:
mackenzie@schwarzlaw.com
July 18, 25, 2025 25-00716T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA PROBATE DIVISION
File No.: 25000707CP
IN RE: ESTATE OF
JOHN EDWARD EDMONDSON,
Deceased.

The administration of the Estate of JOHN EDWARD EDMONDSON, deceased, whose date of death was January 3, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E Marion Ave, Punta Gorda, FL 33950. 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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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 THREE (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 July 18, 2025.

Personal Representative:
MELISSA K. MASRI
750 Carrie Lane
Lakewood Village, Texas 75068

Attorney for Personal Representative:
STACEY SCHWARTZ, ESQ.
Attorney
Florida Bar Number: 0123925
FLAMMIA ELDER LAW FIRM
2707 W. Fairbanks Avenue, Suite 110
Winter Park, FL 32789
Telephone: (407) 478-8700
Fax: (407) 478-8701
E-Mail: Stacey@Flammialaw.com
Secondary E-Mail:
Paralegal@Flammialaw.com
July 18, 25, 2025 25-00717T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25000663CP
Division Probate
IN RE: ESTATE OF
LOUIS F. SCOLASE
Deceased.

The administration of the estate of Louis F. Scolase, deceased, whose date of death was February 24, 2025, is pending in the Circuit Court for CHARLOTTE County, Florida, Probate Division, the address of which is 350 E. Marion Ave, Punta Gorda FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 18, 2025.

Personal Representative:
Louis M. Scolase
4340 Kennel St
Port Charlotte, Florida 33981

Attorney for Personal Representative:
Albert Stickley III, Esquire
Attorney
Florida Bar Number: 0051605
737 S. Indiana Avenue, Suite A
Englewood, Florida 34223
Telephone: (941) 474-5506
Fax: (941) 474-5507
E-Mail: aj@stickleylaw.com
Secondary E-Mail:
skyelar@stickleylaw.com
July 18, 25, 2025 25-00728T

SECOND INSERTION

NOTICE TO CREDITORS
(**Summary Administration**)
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25000694CP
Division Probate
IN RE: ESTATE OF
WAYNE THOMAS CRIMIN,
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of WAYNE THOMAS CRIMIN, deceased, File Number 25000694CP by the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Ave., Punta Gorda, Florida 33950; that the decedent's date of death was October 9, 2023; that the total value of the estate is $70,900.00 [consisting of Non-Exempt Property] and that the names and addresses of those to whom it has been assigned by such order are:

Name: Address:

Toby Lewis Crimin 951 Dodson Mill Rd., Pilot Mountain, NC 27041

Casey Hugh Crimin 23656 S. Pennington Rd., Pickford, MI 49774

Toni Rae Kronemeyer 6867 E. Taylor Rd.., Pickford, MI 49774

Cory Crimin 5051 Horseshoe Bend St., Colorado Springs, CO 80917

Lexi May Zenner 394 W 6 Mile Rd., Sault Ste. Marie, MI 48783

Lynn Ellen Hough 19117 S. Laponise Ln., Rudyard, MI 49780

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

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

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

The 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 date of first publication of this Notice is July 18, 2025.

Person Giving Notice:
Toby Lewis Crimin
951 Dodson Mill Rd.
Pilot Mountain, NC 27041

Attorney for Person Giving Notice:
Ariana R. Fileman, Esq.
Florida Bar No. 0990612
Fileman Law Firm, P.A.
201 W. Marion Ave., Suite 1208
Punta Gorda, FL 33950
Tel. (941) 833-5560
afileman@filemanlaw.com
July 18, 25, 2025 25-00702T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 25-000787-CP
Division: PROBATE
IN RE: ESTATE OF
MARIAN DANIELLE PLASCO,
A/K/A MARIAN D. PLASCO,
Deceased

The administration of the estate of Marian Danielle Plasco, a/k/a Marian D. Plasco, deceased, whose date of death was December 26, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is 350 E. Marion Avenue, Punta Gorda, FL 33950. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 July 18, 2025.

Paul D. Kester
Personal Representative
634 Avenue D
West Wyoming, PA 18644

Cheyenne R. Young
Attorney for Personal Representative
Florida Bar Number: 0515299
WOTITZKY, WOTITZKY
& YOUNG, P.A.
1107 W. Marion Avenue, Unit #111
Punta Gorda, FL 33950
Telephone: (941) 639-2171
Fax: (941) 639-8617
E-Mail: cyoung@wotitzkylaw.com
Secondary E-Mail:
jackie@wotitzkylaw.com
July 18, 25, 2025 25-00708T

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
CHARLOTTE COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2025-CP-000695
Division Probate
IN RE: ESTATE OF
DOUGLAS W. JONES,
Deceased.

The administration of the estate of Douglas W. Jones, deceased, whose date of death was September 27, 2024, is pending in the Circuit Court for Charlotte County, Florida, Probate Division, the address of which is Charlotte County Probate Court. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is July 18, 2025.

Personal Representative:
Matthew D. Jones
P.O. Box 70
West Bethel, Maine 04286

Attorney for Personal Representative:
Shumaker, Loop & Kendrick, LLP
Benjamin R. Hanan, Esquire
Florida Bar No. 0089559
240 S. Pineapple Avenue, 9th Floor
Sarasota, Florida 34236
Telephone: 941-364-2788
E-Mail Addresses:
bhanan@shumaker.com
mward@shumak.com
July 18, 25, 2025 25-00724T

PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386 and select the appropriate County name from the menu option
or email legal@businessobserverfl.com
FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20878_V28

--- ACTIONS / SALES ---

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL ACTION
CASE NO. 25-000803-CC
BABCOCK RANCH RESIDENTIAL ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, vs.
JACQUELYN MACDONALD; et al,
Defendants.

TO: JACQUELYN MACDONALD
17338 PALMETTO PASS LANE
PUNTA GORDA, FL 33982

YOU ARE HEREBY NOTIFIED that an action to Foreclose a Lien for unpaid homeowners' association assessments on the following real property located in Charlotte County, Florida:

Lot 1402, of BABCOCK RANCH COMMUNITY PHASE 2C, according to the plat thereof as recorded in Plat Book 24, Page 2, of the Public Records of Charlotte County, Florida.

has been filed against you, JACQUELYN MACDONALD, and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, whose name and address is as follows:

Jennifer A. Nichols, Esquire
Roetzel & Andress, LPA
999 Vanderbilt Beach Rd., Suite 401
Naples, FL 34108

and file the original with the Clerk of this Court either before service on Plaintiff's Attorney or immediately thereafter on or before thirty (30) days after the first publication of this Notice; or otherwise a default will be entered against you for the relief demanded in the Complaint for Foreclosure.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 on: July 15, 2025.

ROGER D. EATON,
CLERK OF COURTS
By: D. Gerace (SEAL)
Deputy Clerk

23535090_1 137082.0122
July 18, 25, 2025 25-00719T

FOURTH INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
Case No.: 25000681DR
MICHAEL MCKIM,
Petitioner, v.
HEATHER ANN KENNEDY,
Respondent.

(IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA)

TO: HEATHER ANN KENNEDY
Address Unknown

YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Michael McKim, Petitioner, c/o The Law Office of Eric Reyes, Esq., 18245 Paulson Dr., Suite 127, Port Charlotte, FL 33954, on or before (date at least 28 days from first publication 8/8/2025) and file the original with the clerk of this Court at 350 E. Marion Avenue, Punta Gorda, FL 33950 before service on the Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the Court to decide issues relating to dissolution of marriage, including division of marital assets, liabilities, and any other relief as the Court deems just and proper.

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

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

Dated: July 2, 2025

CLERK OF THE CIRCUIT COURT
By: C. Schmidt
(SEAL) Deputy Clerk

July 4, 11, 18, 25, 2025 25-00680T

SECOND INSERTION

NOTICE OF ACTION
CONSTRUCTIVE SERVICE
PERSONAL PROPERTY
IN THE COUNTY COURT OF CHARLOTTE COUNTY, FLORIDA
Case No: 25000193CC
Ally Bank
v.
Terence Elliott Blackshear
Defendant(s).

TO: Terence Elliott Blackshear: 17204 Bullhorn Cir, Punta Gorda, FL 33982
Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that a complaint for monetary damages and writ of replevin on personal property arising from contract has been commenced to recover possession of the following personal property, last known to be located in Charlotte County, Florida, more particularly described as follows:

2019 Chevrolet Silverado 2500HD (VIN No: 2GB-2CREG0K1214850)

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, before twenty (28) days after the first publication of this notice and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than (7) days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court on the 11 day of July, 2025.

Circuit and County Courts
By: D. Gerace (SEAL)
Deputy Clerk

LOGS LEGAL GROUP LLP,
Attorneys for Plaintiff,
750 Park of Commerce Blvd., Suite 130,
Boca Raton, FL 33487
25-332402 RP01 AYL
July 18, 25; August 1, 8, 2025
25-00712T

FOURTH INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 25000702CA
Citizens Bank, N.A. Plaintiff, vs.
Richard Edwin Tanner Tabor a/k/a West Virginia Blind Trust Certificate (95-006685); the Unknown Trustees of the Leah Marie Thomas Living Soul Business TR 88-6538686,; Unknown Beneficiaries of the Leah Marie Thomas Living Soul Business TR 88-6538686,
Defendants.

TO: the Unknown Trustees of the Leah Marie Thomas Living Soul Business TR 88-6538686, and Unknown Beneficiaries of the Leah Marie Thomas Living Soul Business TR 88-6538686
Last Known Address: Unknown

YOU ARE HEREBY NOTIFIED that an action for declaratory relief on the following property in Charlotte County, Florida:

LOT 4, BLOCK 1689, PORT CHARLOTTE SUBDIVISION, SECTION FIFTY TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE(S) 66A THROUGH 66F, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jonathan Mesker, 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 on or before August 4, 2025, 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.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK 4X

DATED on June 27, 2025.

Roger Eaton
As Clerk of the Court
By B. Lackey (SEAL)
As Deputy Clerk

Jonathan Mesker, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy, Suite 135,
Tampa, FL 33634
File # 23-F00985
July 4, 11, 18, 25, 2025 25-00669T

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 25000808CA
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR CASCADE FUNDING RM4 ACQUISITIONS GRANTOR TRUST,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PERLETA V. ROSE, DECEASED, et. al.
Defendant(s),

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PERLETA V. ROSE, DECEASED,
whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

LOT 27, BLOCK 1571, PORT CHARLOTTE SUBDIVISION, SECTION 15, A SUBDIVISION AS PER PLAT THEREOF RECORDED IN PLAT BOOK 5, PAGE(S) 4A THRU 4E, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 8-20-25 / (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@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.

WITNESS my hand and the seal of this Court at Charlotte County, Florida, this 15 day of July, 2025.

ROGER D. EATON
CLERK OF THE CIRCUIT COURT
(SEAL) BY: BRITTANY LACKEY
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-297539
July 18, 25, 2025 25-00718T

SECOND INSERTION

STARLING COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARINGS TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

The Board of Supervisors ("Board") of the Starling Community Development District ("District") will hold a public hearing and regular meeting as follows:

DATE:	August 6, 2025
TIME:	10:30 a.m.
LOCATION:	26789 Victoria Place Punta Gorda, Florida 33955

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("**Proposed Budget**"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 ("**District Manager's Office**") or by visiting the District's website, https://starlingcdd.net/.

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

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

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

District Manager
July 18, 25, 2025 25-00709T

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 20TH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA CIVIL DIVISION
CASE NO. 25000081CA
WILMINGTON SAVINGS FUND SOCIETY,FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II,
Plaintiff, vs.
SUMMIT CREST CAPITAL, LLC F/K/A CALCAP LLC; DAVID CHESTER HELM, II; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed June 13, 2025 and entered in Case No. 25000081CA, of the Circuit Court of the 20th Judicial Circuit in and for CHARLOTTE County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II is Plaintiff and DAVID CHESTER HELM, II; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; SUMMIT CREST CAPITAL, LLC F/K/A CALCAP LLC; are defendants. ROGER D. EATON, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.CHARLOTTE.REALFORECLOSE.COM, at 11:00 A.M., on August 13, 2025, the following described property as set forth in said Final Judgment, to wit:

SEE EXHIBIT A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF CHARLOTTE, STATE OF FLORIDA, AND IS DESCRIBED AS FOLLOWS: LOT 6, BLOCK A, FIRST ADDITION TO PEACE RIVER SUBDIVISION, AN UNRECORDED SUBDIVISION MORE PARTICULARLY DESCRIBED AS FOLLOWS: A CERTAIN PARCEL OF LAND LYING AND BEING IN SECTION 12. TOWNSHIP 40 SOUTH. RANGE 23 EAST, CHARLOTTE COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: TAKE A POINT OF REFERENCE THE NORTH QUARTER (N 1/4) SECTION CORNER OF THE AFORESAID SECTION 12; GO THENCE SOUTH 0° 17' 23" WEST ALONG THE CENTER OF SAID SECTION 12, A DISTANCE OF 1317.8 FEET TO THE SOUTHEAST CORNER OF THE NE 1/4 OF THE NW 1/4 OF SAID SECTION 12; GO THENCE NORTH 88°50' 38" WEST ALONG THE SOUTH LINE OF SAID NE ¼ OF THE NW 1/4, A DISTANCE OF 978.75 FEET TO AN IRON PIN FOR A POINT OF BEGINNING; GO THENCE NORTH 0° 15' EAST A DISTANCE OF 110 FEET TO AN IRON PIN: GO THENCE NORTH 88° 50' 38" WEST A DISTANCE OF 60 FEET TO AN IRON PIN; GO THENCE SOUTH 0° 15' WEST A DISTANCE OF 110 FEET TO AN IRON PIN AT THE WATERS EDGE; GO THENCE SOUTHEASTERLY ALONG THE SHORELINE A DISTANCE OF 67 FEET, MORE OR LESS, TO A POINT; GO THENCE NORTH 0° 15' EAST A DISTANCE OF 30 FEET, MORE OR LESS, TO A POINT OF BEGINNING, LYING IN SAID SECTION, COUNTY AND STATE.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/15/2025.

ROGER D. EATON
As Clerk of said Court
(SEAL) By B. Lackey
As Deputy Clerk

Submitted by:
Kahane & Associates, P.A.
1619 NW 136th Avenue, Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 24-01451 BSI
July 18, 25, 2025 25-00726T

SECOND INSERTION

WEST PORT EAST COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 PROPOSED BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING

The Board of Supervisors ("Board") of the West Port East Community Development District ("District") will hold a public hearing and regular meeting as follows:

DATE:	August 12, 2025
TIME:	12:00 PM
LOCATION:	Country Inn & Suites by Radisson 24244 Corporate Court Port Charlotte, Florida 33954

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Phone (561) 571-0010 ("District Manager's Office"), during normal business hours.

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

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

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

District Manager
July 18, 25, 2025 25-00723T

--- ACTIONS / SALES ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 25000222CA
FREEDOM MORTGAGE CORPORATION
PLAINTIFF, VS.
JOHN C. NORRIS, ET AL.,
DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 8th day of July, 2025, and entered in Case No. 25000222CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and JOHN C. NORRIS, PAULA R. NORRIS, AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT property are defendants. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose.com at 11 :00 A.M. on the 25th day of August, 2025, the following described property as set forth in said Final Judgment, to wit:

Lot 12, Block 1433, Port Charlotte Subdivision, Section Twenty-Seven, according to the map or plat thereof, recorded in Plat Book 5, Page 20A, public records of Charlotte County, Florida.

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE 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 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/15/20205.

Roger D. Eaton
Clerk of The Circuit Court
(SEAL) By: B. Lackey
Deputy Clerk

Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
210 N. University Drive, Suite 900
Coral Springs, FL 33071
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
25FL373-0036
July 18, 25, 2025 25-00721T

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 24001793CA
NATIONSTAR MORTGAGE LLC
PLAINTIFF, VS.
HUDSON M. WILDS ET AL.,
DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Cancel the Foreclosure Sale Scheduled for July 07th 2025 dated the 20th day of June, 2025, and entered in Case No. 24001793CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein Nationstar Mortgage LLC is the Plaintiff and HUDSON M. WILDS is the Defendant. Roger D. Eaton as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.charlotte.realforeclose.com at 11:00 A.M. on the 22nd day of August, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK 3741, PORT CHARLOTTE SUBDIVISION, SECTION 65, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGES 3A THRU 3P, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE 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 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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/10/20205.

Roger D. Eaton
Clerk of The Circuit Court
(SEAL) By: B. Lackey
Deputy Clerk

Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
210 N. University Drive, Suite 900
Coral Springs, FL 33071
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
24FL935-0255
July 18, 25, 2025 25-00706T

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CASE NO. 25000386CA
FLORIDA BAR NO. 798355
Circuit Civil Div.
Section No. 20
Hon. Geoffrey H. Gentile
DANIEL J. MANCINI, a private lender
Plaintiff, v.
CORAL BLUE HOMES LLC et al.,
Defendants

NOTICE IS HEREBY GIVEN pursuant to Consent Final Judgment of Foreclosure date the 8th day of July, 2025, and entered in Case No. 25000386CA, of the Circuit Court of the Twentieth Judicial Circuit in and for Charlotte County, Florida, wherein DANIEL J. MANCINI, is the Plaintiff, and CORAL BLUE HOMES LLC, LUIS G. CORDOBA, and OLGA LUCIA SANCHEZ FERRUCCIO are the defendants. Roger D. Eaton, the Clerk of this Court, shall sell to the highest and best bidder for cash electronically at WWW.CHARLOTTE.REALFORECLOSE.COM beginning at 11:00 AM on the 18th day of August, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 885, PORT CHARLOTTE SUBDIVISION, SECTION 19, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGES 9A THROUGH 9C, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

Property Address: 20372 Wingate Ave., Port Charlotte, FL 33954

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IFANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITH THE CLERK BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/10/20205

ROGER D. EATON
Clerk of the Circuit Court
(SEAL) By: D. Gerace
Deputy Clerk

Submitted by:
DANIEL J. MANCINI, ESQ.
Attorney for the Plaintiff
88-183 Kai Ave.
Captain Cook, HI 96704
Attorneymancini@aol.com
Phone: (724) 816-3040
July 18, 25, 2025 25-00705T

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL ACTION
CASE NO. 25-000803-CC
BABCOCK RANCH RESIDENTIAL ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, vs.
JACQUELYN MACDONALD; et al,
Defendants.

TO: UNKNOWN SPOUSE OF JACQUELYN MACDONALD
17338 PALMETTO PASS LANE
PUNTA GORDA, FL 33982

YOU ARE HEREBY NOTIFIED that an action to Foreclose a Lien for unpaid homeowners' association assessments on the following real property located in Charlotte County, Florida:

Lot 1402, of BABCOCK RANCH COMMUNITY PHASE 2C, according to the plat thereof as recorded in Plat Book 24, Page 2, of the Public Records of Charlotte County, Florida.

has been filed against you, UNKNOWN SPOUSE OF JACQUELYN MACDONALD, and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, whose name and address is as follows:

Jennifer A. Nichols, Esquire
Roetzel & Andress, LPA
999 Vanderbilt Beach Rd., Suite 401
Naples, FL 34108

and file the original with the Clerk of this Court either before service on Plaintiff's Attorney or immediately thereafter on or before thirty (30) days after the first publication of this Notice; or otherwise a default will be entered against you for the relief demanded in the Complaint for Foreclosure.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 on: July 15, 2025.

ROGER D. EATON,
CLERK OF COURTS
By: D. Gerace (SEAL)
Deputy Clerk

23535090_1 137082.0122
July 18, 25, 2025 25-00720T

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR CHARLOTTE COUNTY, CIVIL DIVISION
CASE NO.: 2024-CA-002216
IRONFUND LOAN SELLER I LLC,
Plaintiff, vs.
CAROLINI INVESTMENTS LLC, et al.,
Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on July 11, 2025 in Case No. 2024-CA-002216 of the Circuit Court of the Twentieth Judicial Circuit, in and for Charlotte County, Florida, wherein IRONFUND LOAN SELLER I LLC is Plaintiff, and CAROLINI INVESTMENTS LLC, and CARLOS BRAULIO CAROLINI are Defendants, the Office of Roger D. Eaton, Charlotte County Clerk of the Court, will sell to the highest and best bidder for cash beginning at 11:00 a.m. on-line at www.charlotte.realforeclose.com on August 14, 2025, in accordance with Section 45.031, Florida Statutes, the following described property as set forth in said Final Judgment, to wit:

LOT 23, FIRST REPLAT OF PARADISE ISLES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 11, PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

Also known as 300 KLISPIE DRIVE, PUNTA GORDA, FL 33950.

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim in accordance with Florida Statutes, Section 45.031.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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: 07/11/2025

Roger D. Eaton
Clerk of Court, Charlotte County
(SEAL) By: D. Gerace
Deputy Clerk of Court

Sokolof REMTULLA, LLP
6801 Lake Worth Road, Suite 100E
Greenacres, FL 33467
Telephone: 561-507-5252 /
Facsimile: 561-342-4842
E-mail: pleadings@sokrem.com
Counsel for Plaintiff
July 18, 25, 2025 25-00707T

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
2024 CA 001416
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, VS.
REBECCA POOR; DENNIS J. GROHOSKY; UNKNOWN SPOUSE OF REBECCA POOR; UNKNOWN SPOUSE OF DENNIS J. GROHOSKY; UNITED STATES OF AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on July 3, 2025 in Civil Case No. 2024 CA 001416, of the Circuit Court of the TWENTIETH Judicial Circuit in and for Charlotte County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and REBECCA POOR; DENNIS J. GROHOSKY; UNKNOWN SPOUSE OF REBECCA POOR; UNKNOWN SPOUSE OF DENNIS J. GROHOSKY; UNITED STATES OF AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Roger D. Eaton will sell to the highest bidder for cash at www.charlotte.realforeclose.com on August 29, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 52, FIRST ADDITION TO TEE AND GREEN ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE(S) 55A THROUGH 55D, INCLUSIVE, OF THE PUBLIC RECORDS OF CHARLOTTE COUNTY, FLORIDA.

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

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of the court on 07/09/2025.

CLERK OF THE COURT
Roger D. Eaton
(SEAL) B. Lackey
Deputy Clerk

ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd.
Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
Primary E-Mail:
ServiceMail@aldridgepite.com
1184-2361B
July 18, 25, 2025 25-00704T

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO: 24000664CC
ROTONDA MEADOWS/VILLAS CONSERVATION ASSOCIATION, INC., a Florida not for profit Corporation
Plaintiff, v.
RUSSEL WONG,
Defendant.

TO: SUSAN WONG
1235 38th Ave, San Francisco, CA 94122

YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on the following described property in CHARLOTTE County, Florida:

Lot(s) 354, Block 28, ROTONDA VILLAS, according to the plat thereof, recorded in Plat Book 12, Page(s) 1A through 1Z15, of the Public Records of CHARLOTTE County, Florida.

Which has the address of: 12100 Albacore Way, Placida, FL 33946

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Association Legal Services, LLC, Plaintiff's attorney, at 12600 World Plaza Lane. Build.#63, Fort Myers, FL 33907 (239-887-4276), leland@associationlegalservices.com, within thirty (30) days from the first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

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 Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, 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 on July 11, 2025.

ROGER D. EATON
CLERK OF THE CIRCUIT COURT
(SEAL) By: D. Gerace
As Deputy Clerk

July 18, 25, 2025 25-00711T

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CASE NO.: 24001350CA
TRUIST BANK, as successor by merger to SUNTRUST BANK,
Plaintiff, vs.
SHARON R. MAURER, UNKNOWN SPOUSE OF SHARON R. MAURER, UNKNOWN TENANT #1, UNKNOWN TENANT #2, and all unknown parties claiming an interest by, through, under or against any Defendant, or claiming any right, title, and interest in the subject property,
Defendants.

NOTICE is hereby given pursuant to the Final Judgment of Foreclosure, entered July 9, 2025, and entered in Case Number: 24001350CA of the County Court in and for Charlotte County, Florida, wherein TRUIST BANK, as successor by merger to SUNTRUST BANK, is the Plaintiff, and SHARON R. MAURER, UNKNOWN TENANT #1 N/K/A MICHELINE MAURER, are the Defendants, the Charlotte County Clerk of the Court, Roger D. Eaton, will sell to the highest and best bidder for cash, by electronic sale on-line at www.charlotte.realforeclose.com, beginning at 11:00 o'clock A.M. on the 3rd day of October, 2025 the following described property as set forth in said Final Judgment of Foreclosure, to-wit:

Property Address: 22366 Queens Ave, Port Charlotte, FL 33952

Property Description: Lot 6, Block 497, Port Charlotte Subdivision, Section Nine, according to the map or plat thereof as recorded in Plat Book 4, Page 19A, Public Records of Charlotte County, Florida.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Jon Embury, Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of 07/11/2025

Roger D. Eaton
As Clerk of the Court
(SEAL) By: B. Lackey
As Deputy Clerk

Prepared by:
Arthur Barksdale, Esq.
Di Masi || Burton, P.A.
801 N. Orange Avenue, Suite 500
Orlando, FL 32801
jdlaw@orlando-law.com
July 18, 25, 2025 25-00710T

SECOND INSERTION

NOTICE OF ACTION
CONSTRUCTIVE SERVICE - PROPERTY
IN THE COUNTY COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR CHARLOTTE COUNTY, FLORIDA
CIVIL DIVISION
Case No.: 25000457CC
TOWN & COUNTRY MANOR CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, vs.
DURAISAMY SOMASUNDERAM; his devisees, grantees, creditors, and all other parties claiming by, through, under or against them and all unknown natural persons, if alive and if not known to be dead or alive, their several and respective spouses, heirs, devisees grantees, and creditors or other parties claiming by, through, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a defendant and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described; UNKNOWN SPOUSE OF DURAISAMY SOMASUNDERAM; UNKNOWN TENANT #1 and UNKNOWN TENANT #2,
Defendants.

TO: DURAISAMY SOMASUNDERAM; his devisees, grantees, creditors, and all other parties claiming by, through, under or against them and all unknown natural persons, if alive and if not known to be dead or alive, their several and respective spouses, heirs, devisees grantees, and creditors or other parties claiming by, through, or under those unknown natural persons and their several unknown assigns, successors in interest trustees, or any other persons claiming by through, under or against any corporation or other legal entity named as a Defendants and all claimants, persons or parties natural or corporate whose exact status is unknown, claiming under any of the above named or described Defendants or parties who are claiming to have any right, title or interest in and to the lands hereafter described:

YOU ARE HEREBY NOTIFIED that an action to foreclose an assessment lien on the following described property in Charlotte County, Florida:

Unit 220, TOWN AND COUNTRY MANOR CONDOMINIUM, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof, recorded in Official Records Book 540, Page 440, as amended from time to time, and recorded in Condominium Plat Book 1, Page 37, Public Records of Charlotte County, Florida.

Commonly known as: 22302 Vick Street, Unit 220, Port Charlotte, FL 33980

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Ernest W. Sturges, Jr., Plaintiff's attorney whose address is Goldman, Tiseo & Sturges, P.A.,701 JC Center Court, Suite 3, Port Charlotte, Florida 33954, thirty (30) days after the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Administrative Services Manager, whose office is located at 350 E. Marion Avenue, Punta Gorda, Florida 33950, and whose telephone number is (941) 637-2110 or jembury@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.

WITNESS my hand and seal of this Court July 10, 2025.

ROGER D. EATON
CLERK OF THE COURT
(SEAL) By: D.Gerace
Deputy Clerk

July 18, 25, 2025 25-00703T

The Facts

How Costs Exploded

the Black Hole of Health Care

Since Medicare and Medicaid began, health care has become more expensive and less efficient. Re-privatizing medical care is the only way to fix it.

BY **MILTON FRIEDMAN**

Some years ago, I came across a study by Dr. Max Gammon, a British physician who also researches medical care, comparing input and output in the British socialized hospital system. Taking the number of employees as his measure of input and the number of hospital beds as his measure of output, he noted that long waiting lists for hospital admission assured that all beds were in use. This meant that the total number of beds could be taken as equal to the number of occupied beds. He found that input had increased sharply, whereas output had not only failed to keep pace but had actually fallen.

He was thus led to enunciate what he called "the theory of bureaucratic displacement." In his words, in "a bureaucratic system … increase in expenditure will be matched by fall in production. … Such systems will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources, and shrinking in terms of 'emitted' production."

I have long been impressed by the operation of Gammon's law in the U.S. school system: input, however measured, has been going up for decades, and output, whether measured by number of students, number of schools, or even more clearly, quality, has been going down.

The recent surge of concern about the rising cost of medical care, and of proposals to do something about it—most involving a further move toward the complete socialization of medicine—reminded me of Gammon's study and led me to investigate whether his law applied to U.S. health care.

The major advances in medical care in the past half century have greatly benefited most of us. Indeed, I would not be alive today if it were not for some of them. Yet the question remains whether these gains were promoted or retarded by the extraordinary rise in the fraction of national income spent on medical care. How does output compare with input?

HOSPITALS

Even a casual glance at figures on input and output in U.S. hospitals indicates that Gammon's law has been in full operation for U.S. hospitals since the end of World War II, especially since the enactment of Medicare and Medicaid in 1965.

Before 1940 input and output both rose (input somewhat more than output presumably because of the introduction of more sophisticated and expensive treatments). The cost of hospital care per resident of the United States, adjusted for inflation, rose from 1929 to 1940 at the rate of 5% per year; the number of occupied beds, at 2.4% a year (see table below). Cost per patient day, adjusted for inflation, rose only modestly.

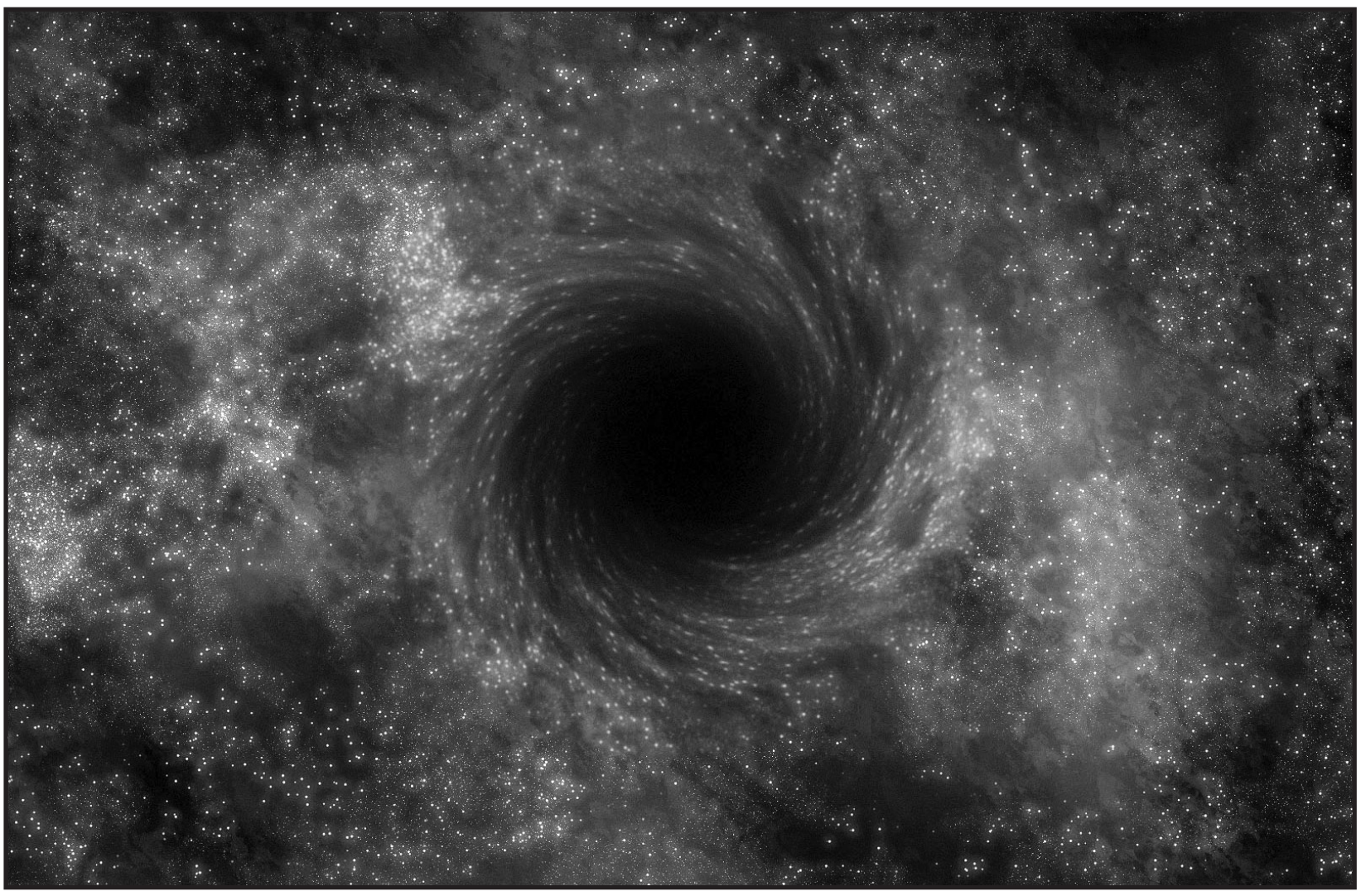
The situation was very different after the war. From 1946 to 1989 the number of beds per one thousand population fell by more than half; the occupancy rate, by an eighth. In sharp contrast, input skyrocketed. Hospital personnel per occupied bed multiplied nearly sevenfold, and cost per patient day, adjusted for inflation, an astounding twenty-six-fold, from $21 in 1946 to $545 in 1989 at the 1982 price level. One major engine of these changes was the enactment of Medicare and Medicaid in 1965. A mild rise in input was turned into a meteoric rise; a mild fall in output, into a rapid decline.

1-MEDICAL EXPENSES PROVE GAMMON'S LAW

Notice how the increase in medical expenditures have resulted in lower productivity — more employees and expenses while the number of beds (patients served) has shrunk.

	1923	1929	1940	1946	1965	1989
Beds per 1,000 population	6.8	7.5	9.3	10.3	8.8	4.9
Percentage of beds occupied	73.0%	80.0%	84.0%	80.0%	82.0%	69.6%
Cost per patient day in constant (1982) dollars		$18	$22	$21	$71	$545
Personnel per occupied bed				0.7	1.4	4.6
Hospital expense as % of total medical expense		17.8%	24.3%	24.0%	32.1%	35.6%
Medical cost / person / year in constant (1982) dollars						
Hospital		$30	$52	$63	$190	$683
Other		$143	$164	$200	$403	$1,237
TOTAL	$136	$173	$216	$263	$593	$1,920
PHYSICIANS						
Number per 100,000 population	130	125	133	135*	153	252†
Median income‡ (Constant 1982 dollars)		$21,722	$23,191	$34,407	$82,391	$99,016†
Ratio to per capita income		5.1	5.2	6.6	10.7	9.1†

*1949 †1987 ‡"Nonsalaried physicians" through 1965; "incorporated and unincorporated" in 1987



Taken by itself, the decline in the number of occupied beds could be interpreted as evidence of the progress of medical science: a healthy population needs less hospitalization, and advances in science and medical technology have reduced the length of hospital stays and enabled more procedures to be performed outside the hospital.

That may well be part of the reason for the decline in output, perhaps a major part. But that does not explain much, if any, of the rise in input. True, care has become more sophisticated and expensive, and medical machines, more complex. Yet improvements in health and in the quality of hospital care do not appear to have proceeded more rapidly after 1965 than before.

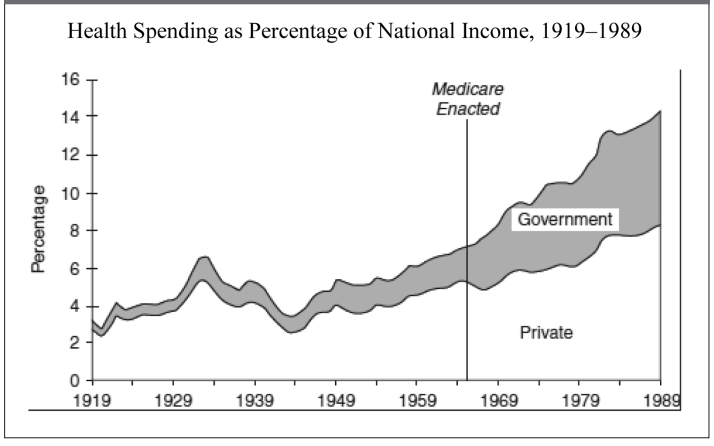
Indeed, there is some evidence that the reverse is true. Whereas reported expenditures on research (per capita and in constant dollars) rose at the rate of 15% a year from 1948 to 1964, they rose at less than 2% a year from 1965 to 1989. Yet the number of occupied beds per thousand population fell by 1% a year from 1946 to 1964 and by 2.5% a year from 1965 to 1989. Cost per patient day rose by 6% in the first period, 9% in the second.

Gammon's law, not medical miracles, was clearly at work.

The federal government's assumption of responsibility for hospital and medical care of the elderly and the poor provided a fresh pool of money, and there was no shortage of takers. Personnel per occupied bed, which had already doubled from 1946 to 1965, more than tripled from that level after 1965. Cost per patient day, which had already more than tripled from 1946 to 1965, multiplied a further eightfold after 1965. The difference between the rise in personnel and costs reflects expenditures on expensive equipment and higher prices for medical personnel relative to other goods.

Growing costs, in turn, led to more regulation of hospitals, further increasing administrative expense.

2-MEDICARE FUELS SPENDING



Unfortunately, I have been unable to uncover comprehensive and readily available data for a sufficiently long period to judge how large a role was played by increasing administrative costs. Anecdotal evidence suggests that increased administrative complexity played a major role in the explosion of total cost per patient day and led to a shift from hospital to outpatient care, accelerating the decline in occupied beds.

Experts in medical care and in hospital administration can doubtless expand this amateur's explanation and put flesh on the stark evidence from the limited statistical data. But a fuller description is hardly likely to alter the bottom line: In Gammon's words, "a bureaucratic system … will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources and shrinking in terms of 'emitted' production."

OTHER MEDICAL CARE

Although hospital cost has risen as a percentage of total medical cost from 24% in 1946 to 36% in 1989, it is still a minor part of total medical cost. It is tempting to apply Gammon's analysis to total medical cost rather than simply to hospital care.

There is no problem about input. Estimates of expenditure on medical care are readily available for the post-war period and can be estimated back to 1919 and corrected readily for the rise in population and in the price level.

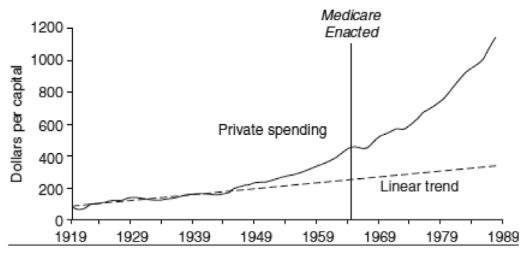
In figure 2 below, I show total health spending as a percentage of national income from 1919 on and its division between private and governmental spending. Except for the Great Depression, when the collapse of incomes raised the percentage sharply, health spending from 1919 on rose gradually but stayed between about 3% and 4% of total national income. Government spending was only a modest part of that total and was primarily state and local rather than federal.

For example, in 1940 federal spending was about one-sixth of total government spending on health care. After the war total spending on health care tripled as a fraction of national income, and government spending, particularly federal, became an increasing fraction of the total.

In figures 3, 4, and 5 (see page 8), I present the same data as dollars per capita in constant prices. Private spending rose at a steady arithmetic rate up to the end of World War II, increasing by $3.30 per capita a year, with only minor deviations as a result of cyclic forces. The increase reflected mostly the long-term increase in income. As a percentage of national income, private spending stayed between 3.5% and 5% from 1922 to 1958 except for some of the depression years. From 1958 on, private spending began to rise as a percentage of national income — at first slowly, then more rapidly, reaching more than 8% by 1989.

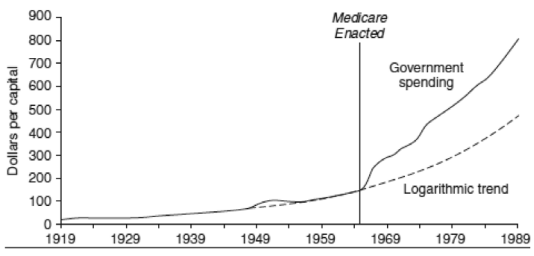
3-PRIVATE HEALTH SPENDING

Private Health Spending, 1919–1989, and Linear Trend Fitted to 1919–1940
(Spending expressed per capita and deflated to 1982 prices.)



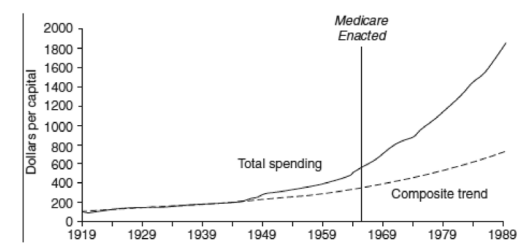
4-GOV'T HEALTH SPENDING

Government Health Spending, 1919–1989, and Log Trend Fitted to 1919–1940
(Spending expressed per capita and deflated to 1982 prices.)



5-TOTAL HEALTH SPENDING

Total Health Spending, 1919–1989, and Composite Trend Fitted to 1919–1940
(Spending expressed per capita and deflated to 1982 prices; composite trend is sum of linear trend for private and logarithmic trend for government.)



Government spending behaved somewhat differently, rising at a rather constant percentage rate, 3.5% a year, from 1919 all the way to 1965 except for a short post-war bulge. The enactment of Medicare and Medicaid produced an explosion in government spending that went sharply higher than the extrapolated trend.

In the process, government's share of total spending went from 15% during the 1920s to 25% in 1965 before surging to 42% in the next two decades, or from less than 1% of national income to nearly 6%.

The data from figures 3 and 4 are combined in figure 5 to show that, if the earlier trends had continued, total spending in 1989 would have been less than half as much as it actually was.

One major physical input is the number of physicians. Physicians numbered 157 per 100,000 population at the turn of the century, gradually declined to 125 by 1929, and then rose slowly to 133 by 1959 before beginning an exponential climb to 252 by 1987, the latest year for which I have data. The rapid increase in the number of physicians was preceded by a sharp rise in their median income, from a level less than 7.0 times per capita income to a peak of 11.6 to 1 in 1962 (see the final line in table 1).

As cost containment became more pressing, the rise in the number of physicians was accompanied by a decline in their relative income, though their income continued to rise in absolute terms. By 1987 the ratio had declined from 11.6 to 9.1, and no doubt the decline is continuing.

Despite the sharp rise in the number and income of physicians, it is worth noting, first, that the cost of physicians' services accounts for only about one-fifth of total health care cost and, second, that the share is less than it has historically been. In 1929 the cost of physicians' services was about 27% of total health cost; after World War II, about 25%. The explanation is presumably a combination of expensive equipment and administrative expense.

So much for input. What about output?

That is the true problem.

The output of the medical care industry that we are interested in is its contribution to better health. How can we measure better health in a reasonably objective way that is not greatly influenced by other factors?

For example, if medical care enables people to live longer and healthier lives, we might expect that the fraction of persons aged 65 to 70 who continue to work would go up. In fact, of course, the fraction has gone down drastically — thanks to higher incomes reinforced by financial incentives from Social Security.

With the same "if" we might expect the fraction of the population classified as disabled to go down, but that fraction has gone up, again not for reasons of health but because of government social security programs. And so I have found with one initially plausible measure after another — all of them are too contaminated by other factors to reflect the output of the medical-care industry.

The least bad measure that I have been able to come up with is length of life, although that too is seriously contaminated by other factors.

Improvements in diet, housing, clothing, and so on made possible by increasing affluence as well as government measures such as provision of purer water and better garbage collection and disposal have doubtless contributed to lengthening the average life span.

Wars, epidemics, and natural and man-made disasters have played a part. Even more important, the quality of life is as meaningful as the length of life. Perhaps someone more knowledgeable in this field can come up with a better measure of the relevant output of the medical care industry. I have not been able to.

Figures 6 and 7 (see page 9) present two different sets of data on length of life: figure 6, on length of life at birth, figure 7, on remaining length of life at age 65. The two tell rather different stories.

For length of life at birth, data are readily available by sex and race, and I have concentrated on the length of life of females and of whites and blacks separately to keep the populations involved as homogeneous as possible over a long period. In figure 6, I show the estimated average length of life at birth of white and black females since 1900. As in the preceding charts, I have also included trends fitted to pre-war data. The trends fit the data surprisingly well until the late 1950s.

Until then, life expectancy at birth of white females went up steadily, from 48.7 years in 1900 to 74.2 years in 1959, and of black females from 33.5 to 65.2 years — or, during the intervening 59 years, on the average by 0.43 years per year for white females and 0.54 for black. The rise then slowed drastically. Life expectancy for white females went from 74.2 years in 1959 to 79.0 in 1989 and for black females from 65.2 years in 1959 to 75.6 in 1989 — an average of only 0.16 and 0.35 years per year during those 30 years. The rate of rise was cut by more than half for whites, by more than a third for blacks.

As life expectancy lengthens, further increases are presumably more difficult to achieve — early gains would seem to be the easiest. Yet there are no signs of any slowdown for the first 59 years of the 20th century (see figure 6). The shift to a lower rate of improvement comes suddenly, not long before the rapid expansion in the federal government's role in medical care and the sharp slowdown in the rate of increase in the amount of funds going to research.

Figure 7, on life expectancy at age 65, is for both races combined because I have been unable to get data going far enough back for blacks and whites separately. In sharp contrast to figure 6, we see very slow though steady progress to about 1939 and then decidedly more rapid progress, especially for females. Does the speeding up around 1939 reflect the discovery and subsequent wider use of a range of antibiotics? I leave that as a puzzle for others.

In terms of my own concern — the effect of greater government involvement — figure 7 is of little help. For females, Medicare is followed by an initial speeding up, then tapering off; for males, the pattern is almost the reverse: little or no change from 1950 to 1970, then a speeding up. In short, it will take a far more detailed and informed analysis to reach any clear conclusions about what has been happening to the output of the medical care industry in terms of either the length of life or, even more, the quality of life.

Nonetheless, for total medical care, as for hospitals, it is hard to avoid the conclusion that Gammon's law is at work. There is no question that medicine in all its aspects has become subject to an ever more complex bureaucratic structure. No question that input has exploded. No evidence that output has come anywhere close to keeping pace, though we lack a firm basis for going beyond this very general statement. "Black holes" indeed.

Why should we be surprised?

Evidence covering a much broader range of activities

documents the conclusion that bureaucratic structures produce high-cost, low-quality, and inequitably distributed output. That is the dramatic lesson underlined recently by the collapse of socialism in the Soviet Union, China and the Eastern European satellites of the Soviet Union.

The U.S. medical system has become in large part a socialist enterprise. Why should we be any better at socialism than the Soviets? Or the East Germans? Or the Czechs? Or the Chinese?

Medicine is not unique. Our socialized postal system, our socialized school system, our socialized system of trying to control drugs, and indeed our socialized defense industry provide clear evidence that we are no better at socialism than countries that have gone all the way.

Yet not only do we keep on being surprised, but we continue in each of these areas to increase the scope of socialism. Nearly all the suggestions for improving our medical system involve expanding the role of government, at the extreme moving from a partly socialist system to a completely socialist system!

SOLUTION

I believe that the inefficiency, high cost and inequitable character of our medical system can be fundamentally remedied in only one way: by moving in the other direction, toward reprivatizing medical care.

I conjecture that almost all consumers of medical services, and many producers, would favor a simple reform that would privatize most medical care. Yet that reform is not politically feasible because it would be violently opposed by the bureaucracy that plans, controls and administers the current structure of medical care.

The reform has two major elements:

(1) End both Medicare and Medicaid and replace them with a requirement that every U.S. family unit have a major medical insurance policy with a high deductible, say $20,000 a year or 30% of the unit's income during the prior two years, whichever is lower.

(2) End the tax exemption of employer-provided medical care; it should be regarded as a fully taxable fringe benefit to the employee — deductible for the employer but taxable to the employee. Each of these reforms needs further discussion.

For the first element, preferably, the major medical insurance policy should be paid for by the individual family unit, which should receive a reduction in taxes reflecting the reduction in cost to the government. There would be an exception for lower-income families and for families unable to qualify for coverage at an affordable fee. The government would help them finance the policy though not administer it. That would be done by private competitive insurance companies chosen by each individual or family separately. Individuals or families would, of course, be free to buy supplementary insurance if they so desired.

However, even if the government were to pay for major medical insurance for everyone directly — rather than by reducing taxes — there is little doubt that both the government's cost and the total health cost would decline drastically because of the elimination of the tremendous governmental bureaucratic structure that has been built up to supervise a large fraction of all health activities.

The tax exemption of employer-provided medical care has two different effects, both of which contribute to raising health costs.

First, it leads the employee to rely on the employer rather than himself to finance and provide medical care. Yet the employee is likely to do a far better job of monitoring health-care providers in his own interest than is the employer.

Second, it leads the employee to take a larger fraction of his total remuneration in the form of health care than he would if it had the same tax status as other expenditures.

If the tax exemption were removed, employees could bargain with their employers for a higher take-home pay in lieu of health care and provide for their own health care either by dealing directly with health-care providers or through purchasing health insurance.

These two reforms would completely solve the problem of the currently medically uninsured, eliminate most of the bureaucratic structure, free medical practitioners from an incredible burden of paperwork and regulation, and lead many employers and employees to convert employer-provided medical care into a higher cash wage. The taxpayer would save money because total governmental costs would plummet.

The family unit would be relieved of one of its major concerns — the possibility of being impoverished by a major medical catastrophe — and most could readily finance the remaining medical costs, which I conjecture would return to something like the 5% of total consumer spending that it was before the federal government got into the act.

Families would once again have an incentive to monitor the providers of medical care and to establish the kind of personal relations with them that once were customary. The demonstrated efficiency of private enterprise would have a chance to operate to improve the quality and lower the cost of medical care.

There is only one thing wrong with this dream. It would displace and displease the large number of people now engaged in administering, studying and daily revising the present socialized system, including a large private-sector component that has adjusted to the system. Most of them are highly competent at what they do and would be able to use their abilities in productive activities if their current employment were terminated. But, understandably, they will not see it that way, and they are sufficiently potent politically to kill any such reform before it could ever get an extensive following, just as the educational bureaucracy has repeatedly killed even modest programs for privatizing the educational system, though poll after poll shows that the public supports privatization through parental choice.

Medical care provides a clear example of the basic difference between private and governmental enterprise. That difference is not in the quality of people who initiate or operate new ventures or in the promise of the ventures. The people proposing and undertaking government ventures are generally as able, as ingenious, and of as high moral character as the people undertaking private ventures, and the ventures they undertake may well be of equal promise.

The difference is in the bottom line. If a private venture is unsuccessful, its backers must either shut it down or finance its losses out of their own pockets, so it will generally be terminated promptly. If a governmental venture is unsuccessful, its backers have a different bottom line.

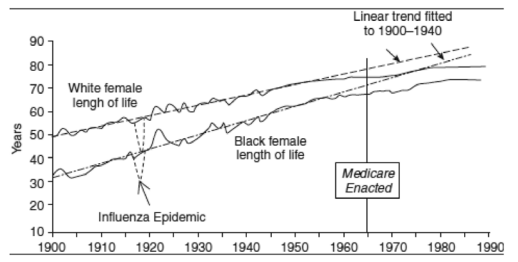
Shutting it down is an admission of failure, something none of us is prepared to face if we can help it. Moreover, it is likely to mean the loss of a remunerative job for many of its backers and promoters. And they need not shut it down. Instead, in entire good faith, the backers can contend that the apparent lack of success is simply a result of not carrying the venture far enough. If they are persuasive enough, they can draw on the deep pockets of the taxpaying public, while replenishing their own, to finance a continuation and expansion of the venture.

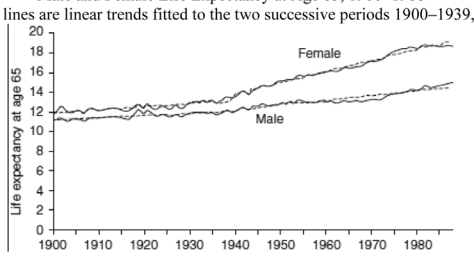
Little wonder that unsuccessful government ventures are generally expanded rather than terminated.

In my opinion, that is what is responsible for Gammon's "black holes" in medicine, schooling, the "war on drugs," agricultural subsidies, protectionism and so on and on. That is the way high-minded motives and self-interest combine to produce what Rep. Richard Armey once labeled "the invisible foot of government." I challenge you to find more than a very exceptional counterexample.

6-LIFE EXPECTANCY AT BIRTH

Estimated Length of Life at Birth of Females, 1900–1989, and Linear Trend Fitted to 1900–1940
NOTE: In computing trend, 1918 observation replaced by average of 1917 and 1919 to eliminate effect of influenza epidemic.



7-LIFE EXPECTANCY AT AGE 65

Male and Female Life Expectancy at Age 65, 1900–1988
NOTE: Dashed lines are linear trends fitted to the two successive periods 1900–1939, 1940–1988.