

FIRST INSERTION

NOTICE OF PUBLIC HEARINGS TO CONSIDER IMPOSITION OF SPECIAL ASSESSMENTS AND ADOPTION OF ASSESSMENT ROLL PURSUANT TO SECTIONS 170.07 AND 197.3632(4)(b), FLORIDA STATUTES, BY THE DEERING PARK STEWARDSHIP DISTRICT AND NOTICE OF MEETING OF BOARD OF SUPERVISORS

The Board of Supervisors (“Board”) of the Deering Park Stewardship District (“District”) will hold public hearings and a regular board meeting on **September 29, 2025 at 2:00 p.m. at the Storch Law Firm, 420 S Nova Road, Daytona Beach, Florida 32114**, to consider the adoption of an assessment roll, the imposition of special assessments to secure proposed bonds on benefited lands within the Deering Park Stewardship District (“District”), a depiction of which lands is shown below, and to provide for the levy, collection and enforcement of the special assessments. The streets and areas to be improved and property subject to the special assessments are geographically depicted below and in the District’s *Master and Supplemental Engineers Report for DPSD JV1 #1*, dated August 12, 2025, (the “Improvement Plan”). The public hearings are being conducted pursuant to Chapter 2017-206, *Laws of Florida*, and Chapters 170, 189 and 197, *Florida Statutes*. A description of the property to be assessed and the amount to be assessed to each piece or parcel of property may be ascertained at the District Manager’s Office located at 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010.

The District is a unit of special-purpose local government responsible for providing infrastructure improvements for lands within the District. The infrastructure improvements (“Improvements”) are currently expected to include, but are not limited to, roadways, alleys, mobility trails, stormwater management facilities, water distribution system, wastewater system, reclaim water system, landscaping, hardscaping and irrigation system improvements, recreation improvements, street lighting improvements, and other improvements, all as more specifically described in the Improvement Plan, on file and available during normal business hours at the address provided above.

The District intends to impose assessments on benefited lands within the District in the manner set forth in the District’s *Master Special Assessment Methodology Report for the DPSD JV1 #1*, dated August 12, 2025 (the “Assessment Report”), which is on file and available during normal business hours at the address provided above. The purpose of any such assessment is to secure the bonds issued to fund the Improvements. As described in more detail in the Assessment Report, the District’s assessments will be levied against all benefited lands within the District. The Assessment Report identifies the legal description of the property within the District which will be subject to the assessments and the assessment amounts per parcel for each land use category that is currently expected to be assessed. The method of allocating assessments for the Improvements to be funded by the District will initially be determined on an equal assessment per gross acre basis. The methodology is explained in more detail in the Assessment Report. Also as described in more detail in the Assessment Report, the District’s assessments will be levied against all assessable lands within the District. Please consult the Assessment Report for more details.

The annual principal assessment levied against each parcel will be based on repayment over thirty (30) years of the total debt allocated to each parcel. The District expects to collect sufficient revenues to retire no more than \$119,790,000 in debt to be assessed by the District, inclusive of fees and costs of collection or enforcement, discounts for early payment and interest. The proposed annual schedule of assessments is as follows:

Bond Assessments Apportionment for DPSD JV1 #1 Assessment Area

Land Use	Total ERU	Percent Share of Total	Number of Dwelling Units/Acres	Total Bond Assessments Apportionment	Bond Assessments Apportionment per Dwelling Unit/Acre	Annual Debt Service per Dwelling Unit/Acre*
Deering Park North						
SF 34'	0.90	2.5478%	25	\$3,051,957.24	\$122,078.29	\$10,843.90
SF 40'	0.95	5.9165%	55	\$7,087,322.93	\$128,860.42	\$11,446.34
SF 45'	0.97	4.1738%	38	\$4,999,784.18	\$131,573.27	\$11,687.32
SF 50'	1.00	11.6631%	103	\$13,971,182.05	\$135,642.54	\$12,048.78
SF 60'	1.07	6.4215%	53	\$7,692,288.68	\$145,137.52	\$12,892.19
		30.7225%	274	\$36,802,535.07		
Deering Park Center						
Townhome	0.80	23.3714%	258	\$27,996,621.11	\$108,514.04	\$9,639.02
SF 50'	1.00	10.6440%	94	\$12,750,399.15	\$135,642.54	\$12,048.78
SF 55'	1.03	9.5637%	82	\$11,456,369.28	\$139,711.82	\$12,410.24
SF 60'	1.07	8.9658%	74	\$10,740,176.64	\$145,137.52	\$12,892.19
SF 40' Age Restricted	0.87	2.8569%	29	\$3,422,261.39	\$118,009.01	\$10,482.44
SF 50' Age Restricted	0.90	8.7643%	86	\$10,498,732.92	\$122,078.29	\$10,843.90
SF 60' Age Restricted	0.92	4.8962%	47	\$5,865,183.61	\$124,791.14	\$11,084.88
SF 70' Age Restricted	0.95	0.2151%	2	\$257,720.83	\$128,860.42	\$11,446.34
		69.2775%	672	\$82,987,464.93		
Total		100.0000%	946	\$119,790,000.00		

* Principal and interest only; does not include costs of collection

The assessments may be prepaid in whole at any time, or in some instances in part, or may be paid in not more than thirty (30) annual installments subsequent to the issuance of debt to finance the Improvements. These annual assessments will be collected on the Volusia County tax roll by the Tax Collector. Alternatively, the District may choose to directly collect and enforce these assessments. All persons interested may ascertain the description of each property to be assessed and the amount to be assessed to each piece or parcel of property at the District Manager’s Office stated above. All affected property owners have the right to appear at the public hearings and the right to file written objections with the District within twenty (20) days of the publication of this notice.

Also on September 29, 2025, at 2:00 p.m. at the Storch Law Firm, 420 S Nova Road, Daytona Beach, Florida 32114, the Board will hold a regular public meeting to consider any other business that may lawfully be considered by the District. The Board meeting and hearings are open to the public and will be conducted in accordance with the provisions of Florida law for special districts. The Board meeting and/or the public hearings may be continued in progress to a date and time certain announced at the meeting and/or hearings.

If anyone chooses to appeal any decision of the Board with respect to any matter considered at the meeting or hearings, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made, which includes the testimony and evidence upon which such appeal is to be based.

Any person requiring special accommodations at the meeting or hearings because of a disability or physical impairment should contact the District Manager’s Office at (561) 571-0010 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770 for aid in contacting the District Manager’s office.

RESOLUTION 2025-17

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE DEERING PARK STEWARDSHIP DISTRICT RESCINDING RESOLUTIONS 2025-04, 2025-05, AND 2025-08 IN THEIR ENTIRETY; DECLARING SPECIAL ASSESSMENTS; INDICATING THE LOCATION, NATURE AND ESTIMATED COST OF THOSE INFRASTRUCTURE IMPROVEMENTS WHOSE COST IS TO BE DEFRAYED BY THE SPECIAL ASSESSMENTS; PROVIDING THE PORTION OF THE ESTIMATED COST OF THE IMPROVEMENTS TO BE DEFRAYED BY THE SPECIAL ASSESSMENTS; PROVIDING THE MANNER IN WHICH SUCH SPECIAL ASSESSMENTS SHALL BE MADE; PROVIDING WHEN SUCH SPECIAL ASSESSMENTS SHALL BE PAID; DESIGNATING LANDS UPON WHICH THE SPECIAL ASSESSMENTS SHALL BE LEVIED; PROVIDING FOR AN ASSESSMENT PLAT; ADOPTING A PRELIMINARY ASSESSMENT ROLL; PROVIDING FOR PUBLICATION OF THIS RESOLUTION.

WHEREAS, the Deering Park Stewardship District (the “District”) is a local unit of special-purpose government located in Brevard and Volusia Counties and the City of Edgewater, and established pursuant to Chapter 2020-197, *Laws of Florida* (the “Act”) for the purposes of constructing, installing, acquiring, operating and/or maintaining public infrastructure improvements; and

WHEREAS, the District has previously adopted Resolutions 2025-04, 2025-05, and 2025-08 regarding the imposition of special assessment and setting a public hearing thereon, which the District desires to rescind in their entirety; and

WHEREAS, the Board of Supervisors (the “Board”) of the District hereby determines to undertake, install, plan, establish, construct or reconstruct, enlarge or extend, equip, acquire, operate, and/or maintain the infrastructure improvements (the “Improvements”) described in the District’s *Master and Supplemental Engineers Report for DPSD JV1 #1*, dated August 12, 2025, attached hereto as **Exhibit A** and incorporated herein by reference; and

WHEREAS, it is in the best interest of the District to pay the cost of the Improvements by special assessments pursuant to Chapter 2020-197, *Laws of Florida* (the “Assessments”); and

WHEREAS, the District is empowered by Chapter 2020-197, *Laws of Florida*, and Chapters 170 and 197, *Florida Statutes*, to finance, fund, plan, establish, acquire, construct or reconstruct, enlarge or extend, equip, operate, and maintain the Improvements and to impose,

levy and collect the Assessments; and

WHEREAS, the District hereby determines that benefits will accrue to the property improved, the amount of those benefits, and that special assessments will be made in proportion to the benefits received as set forth in the Master *Special Assessment Methodology Report for the DPSD JV1 #1*, dated August 12, 2025, attached hereto as **Exhibit B** and incorporated herein by reference and on file at 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431 (the “District Records Office”); and

WHEREAS, the District hereby determines that the Assessments to be levied will not exceed the benefit to the property improved.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE DEERING PARK STEWARDSHIP DISTRICT:

- Assessments shall be levied to defray a portion of the cost of the Improvements.
- The nature and general location of, and plans and specifications for, the Improvements are described in **Exhibit A**, which is on file at the District Records Office. **Exhibit B** is also on file and available for public inspection at the same location.
- The total estimated cost of the Improvements is **\$87,335,000** (the “Estimated Cost”).
- The Assessments will defray approximately **\$119,790,000**, which amount includes the Estimated Cost, plus financing-related costs, capitalized interest and a debt service reserve.
- The manner in which the Assessments shall be apportioned and paid is set forth in **Exhibit B**, including provisions for supplemental assessment resolutions.

6. The Assessments shall be levied, within the District, on all lots and lands adjoining and contiguous or bounding and abutting upon the Improvements or specially benefited thereby and further designated by the assessment plat hereinafter provided for.

7. There is on file, at the District Records Office, an assessment plat showing the area to be assessed, with certain plans and specifications describing the Improvements and the estimated cost of the Improvements, all of which shall be open to inspection by the public.

8. Commencing with the year in which the Assessments are levied and confirmed, the Assessments shall be paid in not more than (30) thirty annual installments. The Assessments may be payable at the same time and in the same manner as are ad-valorem taxes and collected pursuant to Chapter 197, *Florida Statutes*; provided, however, that in the event the uniform non ad-valorem assessment method of collecting the Assessments is not available to the District in any year, or if determined by the District to be in its best interest, the Assessments may be collected as is otherwise permitted by law.

9. The District Manager has caused to be made a preliminary assessment roll, in accordance with the method of assessment described in **Exhibit B** hereto, which shows the lots and lands assessed, the amount of benefit to and the assessment against each lot or parcel of land and the number of annual installments into which the assessment may be divided, which assessment roll is hereby adopted and approved as the District’s preliminary assessment roll.

10. The Board shall adopt a subsequent resolution to fix a time and place at which the owners of property to be assessed or any other persons interested therein may appear before the Board and be heard as to the propriety and advisability of the assessments or the making of the Improvements, the cost thereof, the manner of payment therefore, or the amount thereof to be assessed against each property as improved.

11. The District Manager is hereby directed to cause this Resolution to be published twice (once a week for two (2) consecutive weeks) in a newspaper of general circulation within Brevard County and Volusia County and to provide such other notice as may be required by law or desired in the best interests of the District.

12. This Resolution shall become effective upon its passage.

PASSED AND ADOPTED this 12th day of August, 2025.

ATTEST:

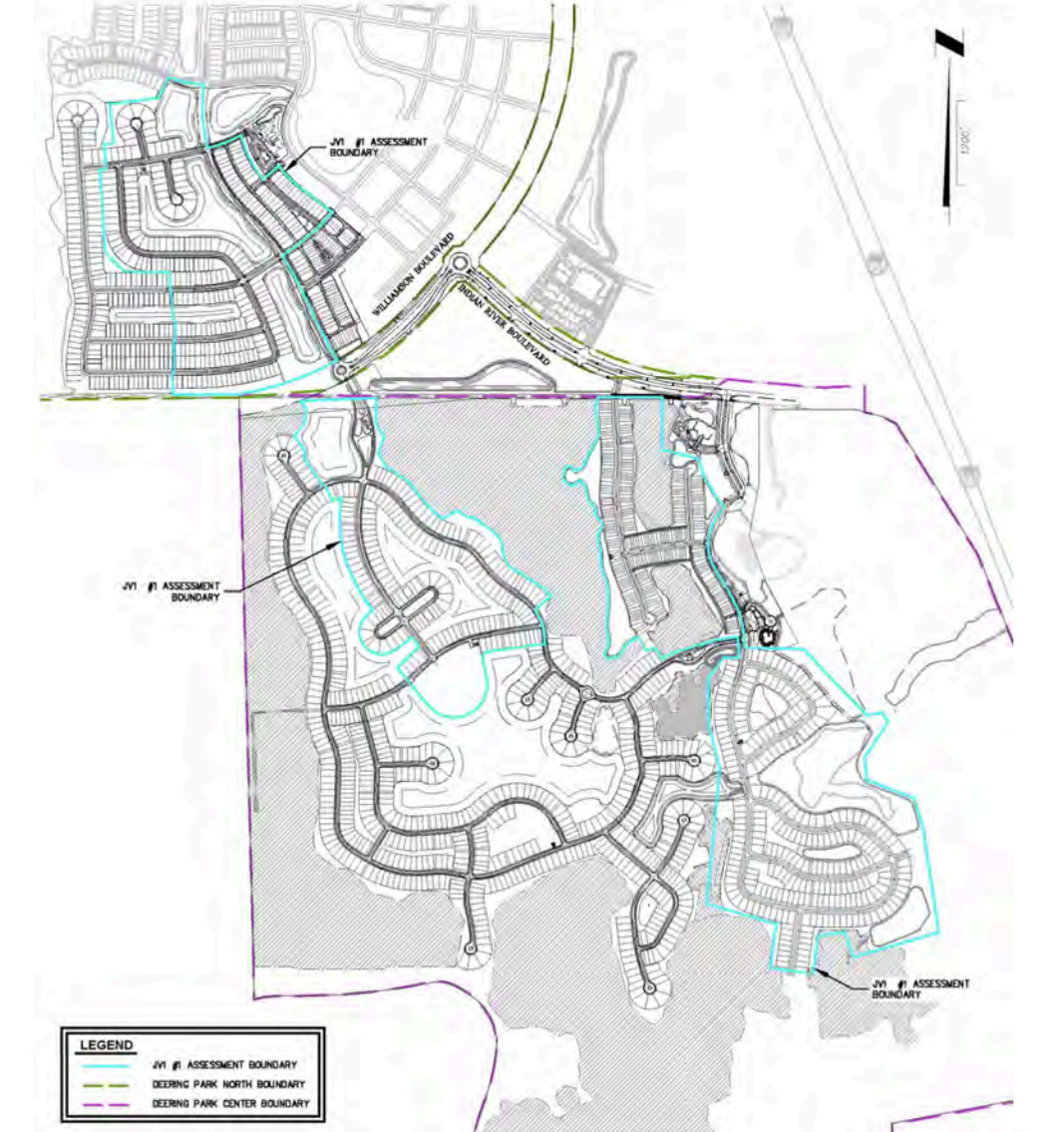
/s/ Cindy Cerbone
Secretary/Assistant Secretary

DEERING PARK STEWARDSHIP DISTRICT

/s/ Glenn Storch
Chair/Vice Chair, Board of Supervisors

Exhibit A: *Master and Supplemental Engineers Report for DPSD JV1 #1*, dated August 12, 2025

Exhibit B: *Master Special Assessment Methodology Report for the DPSD JV1 #1*, dated August 12, 2025



September 4, 11, 2025

25-004161

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT OF
FLORIDA IN AND FOR VOLUSIA
COUNTY

GENERAL JURISDICTION DIVISION
CASE NO. 2025 11601 CIDL
THE MORTGAGE FIRM, INC.,
Plaintiff, vs.
VANESSA DEANN HERNANDEZ, et
al.,
Defendant.

To: VANESSA DEANN HERNANDEZ
1548 BALTIMORE AVENUE, DELTONA,
FL 32725
UNKNOWN SPOUSE OF VANESSA
DEANN HERNANDEZ
1548 BALTIMORE AVENUE, DELTONA,
FL 32725

LAST KNOWN ADDRESS STATED,
CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED that an
action to foreclose Mortgage covering the
following real and personal property described
as follows, to-wit:

LOT 23, BLOCK 93, DELTONA
LAKES, UNIT THREE, A SUBDIVI-
SION, ACCORDING TO THE MAP
OR PLAT THEREOF, AS RECORD-
ED IN MAP BOOK 25, PAGES 105
THROUGH 120, INCLUSIVE, OF
THE PUBLIC RECORDS OF VOLU-
SIA COUNTY, FLORIDA.

has been filed against you and you are re-
quired to file a copy of your written defenses,
if any, to it on Sara Collins, Esq., McCalla
Raymer Leibert Pierce, LLP, 225 East Rob-
inson Street, Suite 155, Orlando, FL 32801
and file the original with the Clerk of the
above-styled Court 30 days from the first
publication, otherwise a Judgment may be
entered against you for the relief demanded
in the Complaint.

WITNESS my hand and seal of said
Court on the 25th day of Aug, 2025.

LAURA E. ROTH, ESQ.,
CLERK OF COURT OF
VOLUSIA COUNTY
As Clerk of the Court
BY: /s/ Shawnee S. Smith
Deputy Clerk

MCCALLA RAYMER
LEIBERT PIERCE, LLP
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: AccountsPayable@mccalla.com
25-11983FL
September 4, 11, 2025

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
SEVENTH JUDICIAL CIRCUIT, IN AND
FOR VOLUSIA COUNTY, FLORIDA
CASE NO. 2025 12334 CICI

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR RESIDENTIAL
ASSET SECURITIES CORPORATION,
HOME EQUITY MORTGAGE
ASSET-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2006-EMX3,
Plaintiff, vs.
UNKNOWN HEIRS OF TRENQUA
LASHAWN CULVER A/K/A
TRENQUA L. CULVER A/K/A
TRENQUA LASHAWN ANDERSON
A/, ET AL.
Defendants

To the following Defendant(s):
UNKNOWN HEIRS OF TRENQUA
LASHAWN CULVER A/K/A TRENQUA
LASHAWN CULVER A/K/A TRENQUA
LASHAWN ANDERSON A/K/A TRENQUA
L. ANDERSON
(CURRENT RESIDENCE UNKNOWN)
Last Known Address: UNKNOWN

YOU ARE HEREBY NOTIFIED that an
action for Foreclosure of Mortgage on the
following described property:
LOT 54, BLOCK 18, MADISON
HEIGHTS, ACCORDING TO THE
PLAT THEREOF, AS RECORDED
IN MAP BOOK 11, PAGE 211, OF
THE PUBLIC RECORDS OF VOLU-
SIA COUNTY, FLORIDA.
A/K/A 720 IOWA STREET, DAYTO-
NA BEACH FL 32114-4574

has been filed against you and you are re-
quired to serve a copy of your written de-
fenses, if any, to J. Anthony Van Ness, Esq.,
at VAN NESS LAW FIRM, PLC, Attorney
for the Plaintiff, whose address is 1239 E.
NEWPORT CENTER DRIVE, SUITE
#110, DEERFIELD BEACH, FL 33442
on or before October 13, 2025 and file the
original with the Clerk of this Court either
before service on Plaintiff’s attorney or im-
mediately thereafter; otherwise a default
will be entered against you for the relief
demanded in the complaint. This notice
is provided to Administrative Order No.
2065.

If you are a person with a disability who
needs an accommodation in order to ac-
cess court facilities or participate in a court
proceeding, you are entitled, at no cost to
you, to the provision of certain assistance.

To request such an accommodation, please
contact Court Administration in advance of
the date the service is needed: Court Ad-
ministration, 125 E. Orange Ave., Ste. 300,
Daytona Beach, FL 32114, (386) 257-6096.

Hearing or voice impaired, please call 711.
REQUESTS FOR ACCOMMODA-
TIONS BY PERSONS WITH DISABILI-
TIES If you are a person with a disability
who needs an accommodation in order to
participate in this proceeding, you are en-
titled, at no cost to you, to the provision
of certain assistance. Please contact Court
Administration, 125 E. Orange Ave., Ste.
300, Daytona Beach, FL 32114, (386) 257-
6096, at least 7 days before your scheduled
court appearance, or immediately upon re-
ceiving this notification if the time before
the appearance is less than 7 days; if you
are hearing or voice impaired, call 711.

THESE ARE NOT COURT INFORMA-
TION NUMBERS

SOLICITUD DE ADAPTACIONES
PARA PERSONAS CON DISCAPACI-
ADES Si usted es una persona con discapaci-
dad que necesita una adaptación para
poder participar en este procedimiento,
usted tiene el derecho a que se le proporcio-
ne cierta asistencia, sin incurrir en gastos.
Comuníquese con la Oficina de Adminis-
tración Judicial (Court Administration),
125 E. Orange Ave., Ste. 300, Daytona
Beach, FL 32114, (386) 257-6096, con no
menos de 7 días de antelación de su cita de
comparecencia ante el juez, o de inmediato
al recibir esta notificación si la cita de com-
parecencia está dentro de un plazo menos
de 7 días; si usted tiene una discapacidad
del habla o del oído, llame al 711.

ESTOS NUMEROS TELEFONICOS
NO SON PARA OBTENER INFORMA-
CION JUDICIAL

WITNESS my hand and the seal of this
Court this 27 day of August, 2025.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT
(SEAL) By /s/ Jennifer Vazquez
As Deputy Clerk

J. Anthony Van Ness, Esq.,
VAN NESS LAW FIRM, PLC
Attorney for the Plaintiff
1239 E. NEWPORT CENTER DRIVE,
SUITE #110
DEERFIELD BEACH, FL 33442
PHH20981-25/cam
September 4, 11, 2025

25-004101

FIRST INSERTION

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

File No. 2025 11548 PRDL Division 10
IN RE: ESTATE OF Daniel Dredonne
Moquin, aka Daniel D. Moquin,
Deceased.

The administration of the estate of Daniel
Dredonne Moquin, aka Daniel D. Mo-
quin, deceased, whose date of death was
September 10, 2024, is pending in the
Circuit Court for Volusia County, Florida,
Probate Division, the address of which is
101 N. Alabama Ave., DeLand, FL 32724.
The names and addresses of the personal
representative and the personal repre-
sentative’s attorney are set forth below.

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

All other creditors of the decedent
and other persons having claims or de-
mands against decedent’s estate must file
their claims with this court WITHIN 3
MONTHS AFTER THE DATE OF THE
FIRST PUBLICATION OF THIS NO-
TICE.

The personal representative has no
duty to discover whether any property
held at the time of the decedent’s death
by the decedent or the decedent’s sur-
viving spouse is property to which the
Florida Uniform Disposition of Com-
munity Property Rights at Death Act as
described in ss. 732.216 732.228, 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
PE RIOD 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 no-
tice is: September 4, 2025.

Sherry Garner Moquin
Personal Representative
E. Kirk Wood, ESQ
Attorney for Personal Representative
Florida Bar No. 831816
970 US 98 East #604
Destin, Florida 32541
Telephone: 205-201-0264
Email: kirk@blalocklegal.com
September 4, 11, 2025

25-004201

This week’s Crossword answers

R	E	N	T		G	A	M	M	A		E	L	B	A		P	E	R	S	E	
B	L	E	U		O	R	E	O	S		C	O	E	D		A	G	E	N	T	
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FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE SEVENTH CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 12382 PRDL
IN RE: ESTATE OF WILLIAM H. BARNARD
Deceased.

If you have been served with a copy of this notice and you have any claim or demand against the decedents' estate, even if that claim is unmaturred, contingent, or unliqui- dated, you must file your claim with the court ON OR BEFORE THE LATER OF A DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER YOU RE- CEIVE A COPY OF THIS NOTICE.

All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturred, contingent, or un- liquidated claims, must file their claims with the court, ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE PERIOD SET FORTH IN SEC- TION 733.702, FLORIDA STATUTES, WILL BE FOREVER BARRED.

EVEN IF A CLAIM IS NOT BARRED BY THE LIMITATIONS DESCRIBED ABOVE, ALL CLAIMS THAT HAVE NOT BEEN FILED WILL BE BARRED TWO YEARS AFTER DECEDENT'S DEATH.

The case number and decedent's name are: WILLIAM H. BARNARD, File Number 2025 12382 PRDL.

The address of the court where this probate is pending is: Circuit Court for VOLUSIA County, Florida, 101 N. Ala- bama Ave., DeLand, FL, 32724.

Date of death of the decedent is: 06/28/2025.

The date of first publication of this no- tice is: September 4, 2025.

The second week of publication is: September 11, 2025.

Personal Representative(s):
Kimberly Craig Baldrige.
Attorney for the representative(s):
By: /s/Matthew T. Morrison
Matthew T. Morrison, Esquire
Florida Bar No. 1005203
5121 S. Lakeland Dr, Suite 2
Lakeland, Florida 33813
Telephone: (863) 250-2990
September 4, 11, 2025 25-004211

FIRST INSERTION

NOTICE OF PUBLIC SALE
The following personal property of WILLIAM GRIPPO, ROBERT EDMUND BALDWIN III, and UNKNOWN PARTY IN POSSESSION, will, on September 16, 2025, at 10:00 a.m., at 3061 Eagle Pass Trail, Lot #88, DeLand, Volusia County, Florida 32724; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1992 PALM MOBILE HOME,
VIN: PH067406AFL,
TITLE NO.: 0062256883, and
VIN: PH067406BFL,
TITLE NO.: 0062262608
and all other personal property located therein

PREPARED BY:
J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#3248-264)
September 4, 11, 2025 25-004151

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE SEVENTH CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 11032 PRDL
IN RE: ESTATE OF CRYSTAL VALENTINE
Deceased.

If you have been served with a copy of this notice and you have any claim or demand against the decedents' estate, even if that claim is unmaturred, contingent, or unliqui- dated, you must file your claim with the court ON OR BEFORE THE LATER OF A DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER YOU RE- CEIVE A COPY OF THIS NOTICE.

All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturred, contingent, or un- liquidated claims, must file their claims with the court, ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE PERIOD SET FORTH IN SEC- TION 733.702, FLORIDA STATUTES, WILL BE FOREVER BARRED.

EVEN IF A CLAIM IS NOT BARRED BY THE LIMITATIONS DESCRIBED ABOVE, ALL CLAIMS THAT HAVE NOT BEEN FILED WILL BE BARRED TWO YEARS AFTER DECEDENT'S DEATH.

The case number and decedent's name are: CRYSTAL VALENTINE, File Num- ber 2025 11032 PRDL.

The address of the court where this probate is pending is: Circuit Court for VOLUSIA County, Florida, 101 N. Ala- bama Ave., DeLand, FL, 32724.

Date of death of the decedent is: 12/07/2024.

The date of first publication of this no- tice is: September 4, 2025.

The second week of publication is: September 11, 2025.

Personal Representative(s):
Tawatha L. Valentine.
Attorney for the representative(s):
By: /s/Matthew T. Morrison
Matthew T. Morrison, Esquire
Florida Bar No. 1005203
5121 S. Lakeland Dr, Suite 2
Lakeland, Florida 33813
Telephone: (863) 250-2990
September 4, 11, 2025 25-004131

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FIRST INSERTION

NOTICE OF RESCHEDULED SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA
CIVIL ACTION
CASE NO: 2024 10975 CICI
CMG MORTGAGE, INC.,
Plaintiff, vs.
RACHEL DANIELLE GULBIN, et al,
Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated August 11, 2025, and entered in Case No. 2024 10975 CICI of the Circuit Court of the Seventh Judicial Circuit in and for Volusia County, Florida in which CMG Mortgage, Inc., is the Plaintiff and Rachel Danielle Gulbin, Gregory Victor Malchesky a/k/a Greg Harrington, are defendants, the Volusia County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at electronically/online at <http://www.volusia.realforeclose.com>, Volusia County, Florida at 11:00AM EST on the September 26, 2025 the following described property as set forth in said Final Judgment of Foreclosure:
LOT 29, BLOCK 1, SECTION "C" RIO VISTA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 10, PAGE 69, AS SHOWN ON PUBLIC RECORDS OF VOLUSIA COUN- TY, FLORIDA.
A/K/A 1536 ESPANOLA AVE HOL- LY HILL FL 32117
Any person claiming an interest in the sur- plus 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.
ATTENTION PERSONS WITH DIS- ABILITIES: If you are a per- son with a disability who needs an accom- modation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, 125 E. Orange Ave., St. 300, Daytona Beach, FL 32114, 386-257-6096, within 2 days of your receipt of this notice. If you are hearing im- paired, call 1-800-955-8771; if you are voice impaired, call 1-800-955-8770.
THIS IS NOT A COURT INFORMA- TION LINE. To file response please con- tact Volusia County Clerk of Court, 101 N. Alabama Ave., DeLand, FL 32724, Tel: (386) 736-5907.
Dated this 1 day of September, 2025.
ALBERTELLI LAW
P. O. Box 23028
Tampa, FL 33623
Tel: (813) 221-4743
Fax: (813) 221-9171
eService: servealaw@albertellilaw.com
By: /s/ Justin Ritchie
Justin Ritchie
Florida Bar #106621
CT - 24-004785
September 4, 11, 2025 25-004171

FIRST INSERTION

NOTICE OF PUBLIC SALE: NOTICE IS HEREBY GIVEN THAT ON 09/28/25 AT 08:00 AM THE FOLLOWING VEHICLES(S) MAY BE SOLD AT PUBLIC SALE PURSUANT TO FLORIDA STATUTE 713.585. NAME: SPEED DEMONS AUTO BODY LLC 5YFBURHE6GP386943 2869.81 TEL:813-697-1791 LOCATION: 610 FERN AVE, HOLLY HILL, FL 32117/ September 4, 2025 25-004191

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 12651 PRDL
Division: 10
IN RE: ESTATE OF WILLIAM C LAULER,
Deceased.

The administration of the estate of WIL- LIAM C LAULER, deceased, whose date of death was May 8, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is Post Office Box 6043, DeLand, FL 32721-6043. The names and address- es of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NO- TICE.

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 no- tice is: August 28, 2025.

Signed on this 21st day of August, 2025.

STUART ANTHONY LAULER
Personal Representative
1505 Riveredge Ct
Astor, FL 32102
R. KEVIN KOREY, ESQUIRE
Attorney for Personal Representative
Florida Bar No. 89108
ROBERT KIT KOREY, P. A.
595 W. Granada Blvd., Suite A
Ormond Beach, FL 32174
Telephone: (386) 677-3431
Email: Kevin@koreylawpa.com
Secondary Email:
dwargo@koreylawpa.com
Aug. 28; Sept. 4, 2025 25-004011

SECOND INSERTION

NOTICE OF LANDOWNERS' MEETING AND ELECTION AND ORGANIZATIONAL MEETING OF THE BOARD OF SUPERVISORS OF THE DEAN RIVER COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within the Dean River Community Development District (the "District"), comprising approximately 1,134 acres, entirely within Volusia County and generally located, south of Old New York Avenue, west of Hontoon Road, and north and east of the St. Johns River , advising that a meeting of landowners will be held for the purpose of electing five (5) persons to the District Board of Supervisors. Immediately following the landowners' meeting, there will be convened an organizational meeting of the Board for the purpose of considering any such business which may properly come before it.

DATE:	September 22, 2025
TIME:	11:00 AM
PLACE:	Hampton Inn Daytona/Ormond Beach 155 Interchange Boulevard Ormond Beach, Florida 32174

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, 561-571-0100 ("District Office"). At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting, the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for these meetings may be obtained from the District Office. There may be an occasion where one or more supervisors will participate by speaker telephone.

Any person requiring special accommodations to participate in these meetings is asked to contact the District Office at least forty-eight (48) hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at 7-1-1 or (800) 955-8770 for aid in contacting the District Office.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the 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 the appeal is to be based.

District Manager
August 28; September 4, 2025 25-004031

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA
CASE NO. 2022 10723 CIDL
MORTGAGE ASSETS MANAGEMENT, LLC,
Plaintiff, vs.
MICHELLE PERRY, et al.
Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 17, 2025, and entered in 2022 10723 CIDL of the Circuit Court of the SEVENTH Judicial Circuit in and for Volusia County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and MICHELLE PERRY; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MICHELLE PERRY, DECEASED; SANDRA M EMMANOUILIDES; STEVE R. ENCK are the Defendant(s). Laura E. Roth as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.volusia.realforeclose.com, at 11:00 AM, on September 18, 2025, the following described property as set forth in said Final Judgment, to wit:
LOTS 6 AND 7, BLOCK 1786, DEL- TONA LAKES UNIT SIXTY-NINE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN MAP BOOK 28, AT PAGE 140 THROUGH
142, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.
Property Address: 918 N ATMORE CIRCLE, DELTONA, FL 32725
Any person claiming an interest in the sur- plus from the sale, if any, other than the property owner as of the date of the lis pen- dens must file a claim in accordance with Florida Statutes, Section 45.031.
IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs an accommodation in order to ac- cess court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please contact Court Administration in advance of the date the service is needed: Court Administration, 101 N. Alabama Ave., Ste D-305, Deland, FL 32724, (386) 257-6096. Hearing or voice impaired, please call 711.
Dated this 25 day of August, 2025.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: /S/Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
22-024399 - NaC
Aug. 28; Sept. 4, 2025 25-004051

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE SEVENTH CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 10632 PRDL
IN RE: ESTATE OF PEGGY A. BRANDT
Deceased.

If you have been served with a copy of this notice and you have any claim or demand against the decedents' estate, even if that claim is unmaturred, contingent, or unliqui- dated, you must file your claim with the court ON OR BEFORE THE LATER OF A DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER YOU RE- CEIVE A COPY OF THIS NOTICE.

All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturred, contingent, or un- liquidated claims, must file their claims with the court, ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE PERIOD SET FORTH IN SEC- TION 733.702, FLORIDA STATUTES, WILL BE FOREVER BARRED.

EVEN IF A CLAIM IS NOT BARRED BY THE LIMITATIONS DESCRIBED ABOVE, ALL CLAIMS THAT HAVE NOT BEEN FILED WILL BE BARRED TWO YEARS AFTER DECEDENT'S DEATH.

The case number and decedent's name are: PEGGY A. BRANDT, File Number 2025 10632 PRDL.

The address of the court where this probate is pending is: Circuit Court for VOLUSIA County, Florida, 101 N. Ala- bama Ave., DeLand, FL, 32724.

A Personal Representative or curat- or has no duty to discover whether any property held at the time of the deced- ent's death by the decedent or the de- cedent'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.

Date of death of the decedent is: 09/03/2024.

The date of first publication of this no- tice is: August 28, 2025.

The second week of publication is Sep- tember 4, 2025.

Personal Representative(s):
Richard D. Brandt, Jr.,
Attorney for the representative(s):
By: /s/Matthew T. Morrison
Matthew T. Morrison, Esquire
Florida Bar No. 1005203
5121 S. Lakeland Dr, Suite 2
Lakeland, Florida 33813
Aug. 28; Sept. 4, 2025 25-004041

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT, SEVENTH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA
CASE NO.: 2025 12174 CICI
AJIT DODANI,
Plaintiff, vs.
ANTHONY MANN, ET AL,
Defendants.
TO: RONALD JIMENEZ
LISA JIMENEZ
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following prop- erty in Volusia County, Florida:
Lot 61, Timbers Edge II, according to the plat thereof, recorded in Map Book 34, Page 127, of the Public Re- cords of Volusia County, Florida.
Property Appraisers Parcel Number: 421704000610
Property address: 161 Pine Cone Trail, Ormond Beach, FL 32174
has been filed against you and you are re- quired to serve a copy of your written de- fenses, if any, to it on Ajit Dodani c/o Attor- ney Robert Robins, whose address is 1206 S. Ridgewood Avenue, Daytona Beach, FL 32114 on or before Oct. 6, 2025, and file the original with the clerk of this Court at 125 E. Orange Avenue, Daytona Beach, FL 32114, either before service on Plaintiff's attorney or immediately thereafter; other- wise a default will be entered against you for the relief demanded in the complaint or petition.
Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. Fu- ture papers in this lawsuit will be mailed to the address on record at the clerk's office.
Dated: August 19, 2025.
LAURA E ROTH
CLERK OF THE CIRCUIT COURT (SEAL) By: /s/ T. Lowe
Deputy Clerk

Ajit Dodani
c/o Attorney Robert Robins,
1206 S. Ridgewood Avenue,
Daytona Beach, FL 32114
Aug. 28; Sept. 4, 2025 25-004061

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SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA.
CASE NO. 2025 11959 CIDL
BANK OF AMERICA, N.A.,
PLAINTIFF, VS.
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVEISEES,
GRANTEES, ASSIGNORS,
CREDITORS AND TRUSTEES OF THE ESTATE OF ARTHUR W. LOVELAKE A/K/A ARTHUR LOVELAKE A/K/A ARTHUR WILLIAM LOVELAKE (DECEASED), ET AL.
DEFENDANT(S).
To: THE UNKNOWN HEIRS, BENEFI- CIARIES, DEVEISEES, GRANTEES, AS- SIGNORS, CREDITORS AND TRUST- EES OF THE ESTATE OF ARTHUR W. LOVELAKE A/K/A ARTHUR LOVELAKE A/K/A ARTHUR WILLIAM LOVELAKE (DECEASED)
RESIDENCE: UNKNOWN
LAST KNOWN ADDRESS: 842 Sweet- briar Dr, Deltona, FL 32725
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the fol- lowing described property located in Volu- sia County, Florida:
LOT 5, BLOCK 1747, DELTONA LAKES, UNIT 66, ACCORDING TO THE PLAT THEREOF AS RE- CORDED IN MAP BOOK 28, PAGES 124 THROUGH 127, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLU- SIA COUNTY, FLORIDA
has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Trom- berg, Morris & Partners, PLLC, attorneys for Plaintiff, whose address is 600 West Hillsboro Boulevard, Suite 600, Deerfield Beach, FL 33441, and file the original with the Clerk of the Court, within 45 days after the first publication of this notice, either before SEP 26 2025 or immediately there- after, otherwise a default may be entered against you for the relief demanded in the Complaint.
This notice shall be published once a week for two consecutive weeks in the Bu- siness Observer.
If you are a person with a disability who needs any accommodation in order to par- ticipate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Adminis- tration at 386-257-6096 , 101 N Alabama Ave., Ste D-305, DeLand, FL 32724 at least 7 days before your scheduled court appear- ance, 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: AUG 12 2025
LAURA E ROTH
CLERK OF THE CIRCUIT COURT
By: /s/ Shawnee S. Smith
Deputy Clerk of the Court
Tromberg, Morris & Partners, PLLC
attorneys for Plaintiff
600 West Hillsboro Boulevard, Suite 600
Deerfield Beach, FL 33441
Our Case #: 25-000137/2025 11959 CIDL/BOA
Aug. 28; Sept. 4, 2025 25-003981

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 12268 PRDL
Division 10
IN RE: ESTATE OF MERLE B. JOHNSON, JR.,
aka MERLE BERNARD JOHNSON, JR.
Deceased.

The administration of the estate of Merle B. Johnson, Jr., also known as Merle Bernard Johnson, Jr., deceased, whose date of death was April 30, 2025, is pending in the Cir- cuit Court for Volusia County, Florida, Pro- bate Division, the address of which is Post Office Box 6043, DeLand, FL 32721. The names and addresses of the personal repre- sentative 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 BE- FORE THE LATER OF 3 MONTHS AF- TER THE TIME OF THE FIRST PUBLI- CATION 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 de- cedent 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 de- mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NO- TICE.

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 August 28, 2025.

Personal Representative:
Rebecca L. Ziegenbein
c/o Legacy Law Associates, P.L.
313 S. Palmetto Ave.
Daytona Beach, FL 32114
Attorney for Personal Representative:
Robert M. Holland
Attorney
Florida Bar Number: 938998
Legacy Law Associates, P.L.
313 S. Palmetto Ave.
Daytona Beach, FL 32114
Telephone: (386) 252-2531
Fax: (386) 868-5371
E-Mail: holland@legacylaw313.com
Secondary E-Mail:
linda@legacylaw313.com
Aug. 28; Sept. 4, 2025 25-003991

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA
PROBATE DIVISION
FILE NO.: 2025 11415 PRDL
DIVISION: 10
IN RE: ESTATE OF: RENEE CLAIRE CASE,
DECEASED.

The administration of the estate of RE- NEE CLAIRE CASE, deceased, whose date of death was February 4, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 North Alabama Avenue, DeLand, Florida 32124. The names and addresses of the personal repre- sentative and the personal representa- tive's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de- mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NO- TICE.

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

A personal representative or curat- or has no duty to discover whether any property held at the time of the de- cedent's death by the decedent or the de- cedent'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.

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 no- tice is: August 28, 2025.

Signed on this 19th day of August, 2025.

Patrick Harner-Reid, Petitioner
146 Pine Crest Drive
Newport, NC 28570
Adam Warren, Esquire
Florida Bar No.: 940501
Hawkins, Hawkins & Burt, LLP
501 S. Ridgewood Avenue
Daytona Beach, FL 32114
Telephone: (386) 252-4499
adamwarren@hawkinsandburt.com
nicole@hawkinsandburt.com
Attorney for Petitioner
Aug. 28; Sept. 4, 2025 25-004001



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PUBLIC NOTICES

THURSDAY, SEPTEMBER 4, 2025

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

FLAGLER COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA
CASE NO.: 2023 CA 000724
HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET- BACKED CERTIFICATES, SERIES 2005-FM1, Plaintiff, VS.
GEORGE N. B. BROWN AS TRUSTEE OF THE REVOCABLE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; SERVICE EXPERTS, LLC; UNKNOWN TENANT #1 N/K/A DWAYNE MURRAY; UNKNOWN TENANT #2 N/K/A NATASHA DORRELL F/K/A NATASHA MURRAY; GEORGE N.B. BROWN; ANDREA WILLIAMS F/K/A ANDREA MURRAY; 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 18, 2025 in Civil Case No. 2023 CA 000724, of the Circuit Court of the SEVENTH Judicial Circuit in and for Flagler County, Florida, wherein, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET- BACKED CERTIFICATES, SERIES 2005-FM1 is the Plaintiff, and GEORGE N. B. BROWN AS TRUSTEE OF THE REVOCABLE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; SERVICE EXPERTS, LLC; UNKNOWN TENANT #1 N/K/A DWAYNE MURRAY; UNKNOWN TENANT #2 N/K/A NATASHA DORRELL F/K/A NATASHA MURRAY; GEORGE N.B. BROWN; ANDREA WILLIAMS F/K/A ANDREA MURRAY; 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, Tom Bexley will sell to the highest bidder for cash at https://flagler.realforeclose.com/ on November 14, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:
LOTS 174 AND 175, OF BLOCK 1, OF PALM COAST, MAP OF BELLE TERRE, SECTION 11, ACCORDING TO THE PLAT THEREOF AS RECORDED IN MAP BOOK 6, PAGES 59 THROUGH 66, PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA, AS AMENDED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 35, PAGE 528, PUBLIC RECORDS OF FLAGLER 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.
IMPORTANT:
AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. To request such an accommodation, please contact Court Administration in advance of the date the service is needed: Court Administration, 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114, (386) 257-6096. Hearing or voice impaired, please call 711.
Dated this 25th day of August, 2025.
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
By: Zachary Ullman
Digitally signed by Zachary Ullman
DN: CN=Zachary Ullman, E=zullman@aldridgepite.com
Reason: I am the author of this document
Location:
Date: 2025.08.25 10:05:24-0400
Foxit PDF Editor Version: 12.1.0
FBN: 106751
Primary E-Mail:
ServiceMail@aldridgepite.com
1092-12572B
September 4, 11, 2025 25-00213G

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 CP 000415
Division 48
IN RE: ESTATE OF Gary S. Cartwright Deceased.
The administration of the estate of Gary S. Cartwright, deceased, whose date of death was January 6th, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E Moody Blvd, Bldg 1, Bunnell, FL 32110. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is September 4, 2025.
Kara E. Cartwright
P.O. Address:
450 Massachusetts Ave NW,
Apt. 921, Washington, DC
Personal Representative
Attorneys for Personal Representative
Email Addresses: Tom@SessaDorsey.com
Florida Bar No. 1036046
Sessa & Dorsey LLC
11350 McCormick Road
EP 3, Suite 601
Hunt Valley, MD 21031
Telephone: (443) 589-5600
September 4, 11, 2025 25-00214G

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 2025 CA 000219
Fifth Third Bank, National Association, Plaintiff, vs.
Rich Smith a/k/a Richard Smith a/k/a Richard J. Smith a/k/a Richard James Smith, Jr., et al., Defendants.
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025 CA 000219 of the Circuit Court of the SEVENTH Judicial Circuit, in and for Flagler County, Florida, wherein Fifth Third Bank, National Association is the Plaintiff and Rich Smith a/k/a Richard Smith a/k/a Richard J. Smith a/k/a Richard James Smith, Jr.; Lisa P. Smith; Hancock Whitney Bank f/k/a Whitney Bank f/k/a Hancock Bank as successor in interest to Peoples First Community Bank are the Defendants, that Tom Bexley, Flagler County Clerk of Court will sell to the highest and best bidder for cash at, www.flagler.realforeclose.com, beginning at 11:00 AM on the 31st day of October, 2025, the following described property as set forth in said Final Judgment, to wit:
LOT 12, MAP OF LAMBERT AVENUE, UNIT II, AS PALM COAST, A SUBDIVISION ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 22, PAGE 56, OF THE PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA.
TAX ID: 07-11-31-7096-00000-0120
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 an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration , 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114; (386) 257-6096 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 29th day of August, 2025.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
4919 Memorial Hwy, Suite 135
Tampa, FL 33634
Phone: (954) 618-6955
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 25-F00375
September 4, 11, 2025 25-00215G

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION
File No. 2025 CP 000447
Division 48
IN RE: ESTATE OF KEVIN P. AGUIAR Deceased.
The administration of the estate of Kevin P. Aguiar, deceased, whose date of death was April 7, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E. Moody Blvd., Bunnell, FL 32110. 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. 732.221, 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 September 4, 2025.
Personal Representative:
Amy L. Aguiar
c/o Legacy Law Associates, P.L.
313 S. Palmetto Ave.
Daytona Beach, FL 32114
Attorney for Personal Representative:
Robert M. Holland
Attorney
Florida Bar Number: 938998
Legacy Law Associates, P.L.
313 S. Palmetto Ave.
Daytona Beach, FL 32114
Telephone: (386) 252-2531
Fax: (386) 868-5371
E-Mail: holland@legacylaw313.com
Secondary E-Mail:
linda@legacylaw313.com
September 4, 11, 2025 25-00210G

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION
File No. 2025-CP-000524
Division 48
IN RE: ESTATE OF CLAUDIA L. GARNER a/k/a CLAUDIA DEMAIO GARNER Deceased.
The administration of the estate of CLAUDIA L. GARNER a/k/a CLAUDIA DEMAIO GARNER, deceased, whose date of death was November 16, 2024, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E. Moody Blvd, Bunnell, FL 32110. 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. 732.221, 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 September 4, 2025
Personal Representative:
DocuSigned by:
/s/ Aubrey W Garner
AUBREY W. GARNER
2450 North Oceanshore Blvd, Unit 209 B
Flagler Beach, Florida 32136
Attorney for Personal Representative:
DocuSigned by:
/s/ Will Garner
WILL GARNER, ESQ.
Attorney for Personal Representative
Florida Bar Number: 838861
7901 4th Street N, Ste. 12029
Saint Petersburg, Florida 33702-4300
Telephone: (561) 781-0952
Fax: (561) 537-7138
E-Mail: will@wgarnierlaw.com
September 4, 11, 2025 25-00212G

FIRST INSERTION

Notice Under Fictitious Name Law
According to Florida Statute
Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Flagler Gutters, located at 731 Henry Circle, in the City of Flagler Beach, Flagler County, FL 32136 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 28th day of August, 2025
JAQUEZ PROPERTY SOLUTIONS LLC
Sep. 4 25-00323F

FIRST INSERTION

Notice Under Fictitious Name Law
According to Florida Statute
Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Northpoint Financial, located at 2 Pine Cone Dr., in the City of Palm Coast, Flagler County, FL 32135 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 1st day of September, 2025
John Bitinas
Sep. 4 25-00326F

GARAGE SALE

Advertise as low as **\$17.50** per week!

CALL 386-447-9723

FIRST INSERTION

REQUEST FOR PROPOSAL (RFP) (INTERIM CFO SERVICES)
Palatka Housing Authority (PHA) is requesting proposals from qualified firms with prior experience in public housing authority financial management to provide interim Chief Financial Officer (CFO) services. The selected firm will support the agency in stabilizing financial operations, training incoming financial leadership, and ensuring compliance with HUD and related regulations. Instruction to this Request for Proposals can be obtained from the PHA Website at: www.palatkahousing.org (under the procurement section). Proposals are due no later than by 2 pm. September 25, 2025.
Sep. 4/11 25-00328F

FUR BABIES
found here.

Look here where you can actually meet and greet a new pet.

MARKETPLACE
Made for where you live. Here!
Call 386-447-9723 or visit Classifieds.PalmCoastObserver.com



FIRST INSERTION

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN THAT in accordance with Section 177.101 of the Florida Statutes and in accordance with Sections 336.09 and 336.10, Florida Statutes, Nathaniel Seth Hecht and Pebbles Kiairch Hecht, as the owners of the subject lands included within a plat and roadway vacation petition, have requested that the Board of County Commissioners of Flagler County, Florida, consider their request to vacate that portion of the platted lands and platted rights-of-way described as follows:

A certain portion of the Map of Favoretta, according to the plat thereof recorded in Plat Book 1, Page 5, of the Public Records of Flagler County, Florida, specifically identified as: all of Lot 5, part of Lot 6, part of Lot 19, and all of Lot 20, Block 16; part of Lot 1, part of Lot 2, part of Lot 3, all of Lot 4, all of Lot 5, part of Lot 6, part of Lot 19, all of Lot 20, part of Lot 21, and part of Lot 22, Block 17; and part of Lot 5 and part of Lot 6, Block 18; and said partial plat vacation including: all of the unnamed road between Block 15 and Block 16 adjoining Lot 5 and part of Lot 6, Block 16; all of the unnamed alley between Lot 5 and part of Lot 6, and part of Lot 19 and all of Lot 20, Block 16; all of the unnamed road between Block 16 and Block 17 adjoining part of Lot 1, part of Lot 2, part of Lot 3, all of Lot 4, all of Lot 5, and part of Lot 6, Block 17; all of the unnamed alley between part of Lot 3, all of Lot 4, all of Lot 5, and part of Lot 6, and part of Lot 19, all of Lot 20, part of Lot 21, and part of Lot 22, Block 17; and all of the unnamed road between Block 17 and Block 18 adjoining part of Lot 19, all of Lot 20, and part of Lot 21, Block 17, and all lying in Section 21, Township 13 South, Range 31 East, said Flagler County, with said portion of the Map of Favoretta plat to be vacated being that portion that falls within the boundary of that certain property described as follows:

Being a portion of the Map of Favoretta, including the un-named alleys and roads lying within, Plat Book 1, Page 5, Public Records of Flagler County, Florida, lying in a portion of Tract 5, Block A, Map of Bunnell Development Company's Land, per Plat Book 1, Page 1, Public Records of Flagler County, Florida. All lying in portion of the Northwest one-quarter (1/4) of the Northeast one-quarter (1/4), Section 21, Township 13 South, Range 31 East, Flagler County, Florida, lying Southerly of County Road 200 (a 50' ingress, egress & utilities right-of-way easement) and Easterly of Favoretta Road (a 100' ingress, egress & utilities right-of-way easement). This parcel includes all the un-named alleys and roads lying within the following description. All being in the City of Bunnell, Flagler County, Florida.

Being more particularly described as follows:

As a Point of Reference being the Northwest corner of the Northwest one-quarter (1/4) of the Northeast one-quarter (1/4), Section 21, Township 13 South, Range 31 East, Flagler County, Florida, said point also being the Northwest corner of Tract 5, Block A, Map of Bunnell Development Company's Land, per Plat Book 1, Page 1, Public Records of Flagler County, Florida, said point being a found 4" X 4" concrete monument, D.D. Moody per Florida Department of Environmental Protection Certified Corner Record # 94045; thence North 89 degrees 31 minutes 08 seconds East along the Northerly line of said Tract 5, Block A and the Northeast one-quarter (1/4) of said Section 21, a distance of 381.95 feet to a Point of Intersection with the Southeasterly line of County Road 200 (a 50' wide ingress, egress & utilities right-of-way easement); thence North 51 degrees 53 minutes 48 seconds East along the said Southeasterly line, a distance of 16.64 feet to a found 5/8" iron rod & cap LB 7230 marking the Northwesterly corner of a parcel as described in Official Record Book 2089, Pages 1265 and 1266, Public Records of Flagler County, Florida; thence South 39 degrees 32 minutes 15 seconds East along the Southwesterly line of said parcel, a distance of 348.48 feet for the Point of Beginning; thence South 39 degrees 32 minutes 15 seconds East, a distance of 83.60 feet to a Point of Intersection with the Northeasterly extension of the Northwesterly parcel line as described in Official Record Book 2089, Page 1265, Public Records of Flagler County, Florida. Thence South 50 degrees 27 minutes 49 seconds West along the said Northwesterly line, a distance of 260.14 feet to a found 5/8" iron rod and cap LB 7230 marking the Nortwesterly [sic] corner of said parcel; thence South 39 degrees 28 minutes 25 seconds East along the Southwesterly line of said parcel, a distance of 217.58 feet to a point on the Southerly line of Tract 5, Block A of aforesaid Map of Bunnell Development Company's Land plat; thence South 89 degrees 29 minutes 34 seconds West, a distance of 478.26 feet to a Point of Intersection on the Easterly right-of-way easement line for Favoretta Road (a 100' wide ingress, egress & utilities right-of-way easement per O.R. 1806, Page 1459, Public Records of Flagler County, Florida); thence North 50 degrees 27 minutes 45 seconds East, a distance of 631.90 feet to a [sic] to the Point of Beginning. All being in the City of Bunnell, Flagler County, Florida.

Subject to and together with that certain 100 foot ingress, egress & utilities right-of-way easement as in use for Favoretta Road as described in Exhibit "A", per Official Record Book 1806, Pages 1459 – 1460, Public Records of Flagler County, Florida.

Said petition to vacate the lands and rights-of-way herein described shall be heard by the Flagler County Board of County Commissioners at its regular scheduled meeting on Monday, September 15, 2025 at 5:30 p.m. or as soon thereafter as possible in the Board Chambers at 1769 E. Moody Boulevard, Building 2, Bunnell, Florida.

All interested persons are urged to attend the public hearing and be heard. Anyone wishing to express their opinion may attend, telephone 386-313-4009, or write to: Flagler County Planning and Zoning Department, 1769 E. Moody Blvd., Bldg. 2, Bunnell, FL 32110, or email to planningdept@flaglercounty.gov. Copies of the petition, supporting documents, staff reports and other pertinent information are available for review at the Flagler County Planning and Zoning Department, 1769 East Moody Boulevard, Building 2, Bunnell, Florida 32110, Monday through Friday (except holidays) from 8:00 a.m. to 4:30 p.m.

PURSUANT TO FLORIDA STATUTE 286.0105, IF A PERSON DECIDES TO APPEAL ANY DECISION MADE BY THE BOARD OF COUNTY COMMISSIONERS WITH RESPECT TO ANY MATTER CONSIDERED AT A MEETING OR HEARING, HE OR SHE WILL NEED A RECORD OF THE PROCEEDINGS, AND THAT, FOR SUCH PURPOSE, HE OR SHE MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED. IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT, PERSONS NEEDING ASSISTANCE TO PARTICIPATE IN THIS PROCEEDING SHOULD CONTACT (386) 313-4001 AT LEAST 48 HOURS PRIOR TO THE MEETING.

25-00320F

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA
CASE NO.: CASE NO.: 2025-CA-000253
U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-2, Plaintiff, vs.
AI INVESTMENT PARTNERS LLC, a Florida limited liability company; CHRISTOPHER BERGERON; and ALL UNKNOWN TENANTS IN POSSESSION, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 13, 2025 and entered in Case No.: 2025-CA-000253, of the Circuit Court of the Seventh Judicial Circuit in and for FLAGLER County, Florida. U.S BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-2, is the Plaintiff (hereinafter "Plaintiff"), and AI INVESTMENT PARTNERS, LLC and CHRISTOPHER BERGERON, individually, are the Defendants. Tom Bexley, Clerk of the Circuit Court for FLAGLER County, Florida will sell to the highest and best bidder for cash via the Internet at www.flagler.realforeclose.com, at 11:00 a.m., on Friday, the 26th day of September, 2025, the following described property set forth in said Final Judgment, to wit:

Lot 8, Block 45, of Palm Coast, Map of Florida Park, Section 7, according to the Plat thereof, recorded in Plat Book 6, Page 18-27; as amended by instrument recorded in Official Records Book 35, Page 528, of the Public Records of Flagler County, Florida. Parcel ID No. 07-11-31-7007-00450-0080 Street Address: 93 Freeport Lane, Palm Coast, FL 32137 (the "Property").

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

This notice is provided pursuant to Administrative Order No. 2.207:

The Observer delivered to your driveway
Call 386.447.9723

SUBSCRIBE TODAY

This week's Crossword answers

R	E	N	T		G	A	M	M	A		E	L	B	A		P	E	R	S	E	
B	L	E	U		O	R	E	O	S		C	O	E	D		A	G	E	N	T	
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peekers' place
You're only cheating yourself.

This week's Celebrity Cipher answers

Puzzle One Solution:
"If a man can judge success by how many great friends he has, then I have been very successful."
Johnny Ramone

Puzzle Two Solution:
"Writing is making sense of life. You work your whole life and perhaps you've made sense of one small area."
Nadine Gordimer

Puzzle Three Solution:
"Chain letters are the postal equivalent of intestinal flu: you get it and pass it along to your friends."
Bob Garfield

This week's Sudoku answers

8	4	3	7	1	5	6	2	9
6	1	5	9	8	2	4	7	3
9	2	7	4	3	6	8	5	1
5	3	9	2	6	7	1	8	4
2	8	4	1	9	3	5	6	7
7	6	1	8	5	4	9	3	2
1	9	2	6	7	8	3	4	5
4	5	6	3	2	9	7	1	8
3	7	8	5	4	1	2	9	6

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FIRST INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 CP 455
Division 48
IN RE: ESTATE OF JOHN J. DIGIOIA
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 John J. DiGioia, deceased, File Number 2025 CP 455, by the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 East Moody Blvd., Bunnell, FL 32110; that the decedent's date of death was June 3, 2024; that the total value of the estate is \$50,000 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
Jean DiGioia, Trustee of the John and Jean DiGioia Revocable Trust	670 Southlake Drive
Agreement dated July 21, 2016	Ormond Beach, FL 32174

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is September 4, 2025.

Person Giving Notice:
Jean DiGioia
670 Southlake Drive
Ormond Beach, Florida 32174
Attorney for Person Giving Notice
Diane A. Vidal, Attorney
Florida Bar Number: 1008324
CHIUMENTO LAW
145 City Place, Suite 301
Palm Coast, FL 32164
Telephone: (386) 445-8900
Fax: (386) 445-6702
E-Mail: DVIDal@legalteamforlife.com
Secondary E-Mail:
Proserv@legalteamforlife.com
September 4, 11, 2025 25-00208G

FIRST INSERTION

Notice Under Fictitious Name Law
According to Florida Statute Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Chronically Kind, located at 19 Fircrest Ln, in the City of Palm Coast, Flagler County, FL 32137 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 30th day of August, 2025
Chronically Kind LLC
Sep. 4 25-00325F

FIRST INSERTION

PUBLIC NOTICE
2014 Infiniti with VIN: JN1BV7AP6E-M6706541and \$284.00 USD was seized for forfeiture by the Flagler County Sheriff's Office on August 13, 2025.
The items were seized at or near Bulldog Drive, Palm Coast FL. The Flagler County Sheriff is holding the property for purposes of a current forfeiture action 2025 CA 000520 in the 7th Circuit Court.
Sep. 4/11 25-00324F

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA
Case No. 2025 CP 000387XXXX01
Division: 48
IN RE: ESTATE OF WILLIAM JAMES GUARE JR.
Deceased

The administration of The Estate of WILLIAM JAMES GUARE JR. whose date of death was November 15, 2024, and whose social security number is XXX-XX-3278, is pending in the Circuit Court for Flagler County, Florida, the address of which is Kim C. Hammond Justice Center, 1769 E. Moody Blvd. Building #1, Bunnell, FL 32110. 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 claim 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.

NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The first Publication of this Notice is September 4, 2025.

The second Publication of this Notice is September 11, 2025.

Jessica Tullio
Personal Representative
5 Slidell PL
Palm Coast, FL 32164
Ryan J. Smollar, Esquire
Attorney for Personal Representative
Florida Bar No. 100397
Elder Law, P.A.
403 4th Avenue South
Lake Worth, FL 33460
Tel: (561) 588-7512
September 4, 11, 2025 25-00209G

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 storage/Treasuries.com on Thursday the 18th day of September, 2025 at 10:00 AM. Said property is iStorage, 2303 N State St, Bunnell, FL, 32110
A131 Tent, Tools, Air mattress, Toys, Bed frame, Rocking chair, Kids cradle, Doll, Christmas stuff. Co04 Washer, Tool box, Totes, Fan, Household items, Wall pictures, Dolly, Ladder, Boxes Bags. CAR IN UNIT NOT TO BE SOLD AT AUCTION. All purchased items are sold as is, where is, and must be removed within 48 hours of 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.
Sep. 4/11 25-00327F

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE 7th JUDICIAL CIRCUIT, IN AND FOR FLAGLER COUNTY, FLORIDA
PROBATE DIVISION 48
File # 2025 CP 496
IN RE: THE ESTATE OF JEANNE E. LEA, Deceased.

The administration of the Estate of Jeanne E. Lea, Deceased, whose date of death was October 4, 2024, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is Kim C. Hammond Justice Center, 1769 E. Moody Blvd, Bldg. 1, Bunnell, Florida 32110. The name and address 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 the Decedent's Estate on whom a copy of this Notice is required to be served must file their claims with this Court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF 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.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA STATUTES 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.

Jewa Lea, Personal Representative, 141 Rhode Island Street, Highland Park, MI, 48203

The first publication of this notice is August 28, 2025.

/s/ Andrea Burns
ANDREA BURNS, ESQ.
Florida Bar Number: 1031966
Geiger Law, PLLC
Post Office Box 352951
Palm Coast, FL 32135
(386) 264-6937 telephone
Attorney for Personal Representative
staceygeigeresq@yahoo.com
andreaburnsesq@gmail.com
Aug. 28; Sept. 4, 2025 25-00203G

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 2025 CA 000113

Truist Bank, Plaintiff, vs.
Todd J. Cardillo a/k/a Todd Joseph Cardillo a/k/a Todd Cardillo, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025 CA 000113 of the Circuit Court of the SEVENTH Judicial Circuit, in and for Flagler County, Florida, wherein Truist Bank is the Plaintiff and Todd J. Cardillo a/k/a Todd Joseph Cardillo a/k/a Todd Cardillo; Kianna Leigh Edwards f/k/a Kianna L. Cardillo a/k/a Kianna Leigh Cardillo a/k/a Kianna Cardillo; Fifth Third Bank, N.A.; The Independent Savings Plan Company d/b/a ISPC, Inc.; ITT Community Development Corporation; Palm Coast Community Service Corporation are the Defendants, that Tom Bexley, Flagler County Clerk of Court will sell to the highest and best bidder for cash at, www.flagler.realforeclose.com, beginning at 11:00 AM on the 26th day of September, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 5, BLOCK 63, ROYAL PALMS - SECTION - 32, PALM COAST, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 10, PAGES 54 THROUGH 66, INCLUSIVE, PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA.
TAX ID: 07-11-31-7032-00630-0050

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 an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration , 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114; (386) 257-6096 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 26th day of August, 2025.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
4919 Memorial Hwy, Suite 135
Tampa, FL 33634
Phone: (954) 618-6955
Fax: (954) 618-6954
FLCourtDoes@brockandscott.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 25-F00146
Aug. 28; Sept. 4, 2025 25-00207G

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE 7th JUDICIAL CIRCUIT, IN AND FOR FLAGLER COUNTY, FLORIDA
PROBATE DIVISION 48
File # 2025 CP 498
IN RE: THE ESTATE OF BARBARA K. PLUMEZ, Deceased.

The administration of the Estate of Barbara K. Plumez, Deceased, whose date of death was February 22, 2024, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is Kim C. Hammond Justice Center, 1769 E. Moody Blvd, Bldg. 1, Bunnell, Florida 32110. The name and address 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 the Decedent's Estate on whom a copy of this Notice is required to be served must file their claims with this Court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF 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.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA STATUTES 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.

Michael J. Plumez, Personal Representative, 2637 White Fence Way, High Point, NC, 27265

The first publication of this notice is August 28, 2025.

/s/ Andrea Burns
ANDREA BURNS, ESQ.
Florida Bar Number: 1031966
Geiger Law, PLLC
Post Office Box 352951
Palm Coast, FL 32135
(386) 264-6937 telephone
Attorney for Personal Representative
staceygeigeresq@yahoo.com
andreaburnsesq@gmail.com
Aug. 28; Sept. 4, 2025 25-00204G

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 CP 000505
Division 48
IN RE: ESTATE OF NAOMI S. COPELAND
aka NAOMI BERNADIA COPELAND Deceased.

The administration of the estate of NAOMI S. COPELAND also known as NAOMI BERNADIA COPELAND, deceased, whose date of death was May 18, 2025, is pending in the Circuit Court for FLAGLER County, Florida, Probate Division, the address of which is Kim C. Hammond Justice Center, 1769 E. Moody Blvd., Bldg. 1, Bunnell, FL 32110. 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