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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

VOLUSIA COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR VOLUSIA

GENERAL JURISDICTION DIVISION CASE NO. 2025 10813 CIDL

FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. KYLE LATOUR, et al.,

Defendant. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 08, 2025 in Civil Case No. 2025 10813 CIDL of the Circuit Court of the SEVENTH JUDICIAL CIRCUIT in and for Volusia County, Deland, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and Kyle

FIRST INSERTION

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2025 11744 CICI ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC, Plaintiff, vs. THE UNKNOWN HEIRS,

BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN BEDELL, JR., DECEASED, et. al. Defendant(s),

THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF TROY BEDELL, JR., DE-CEASED, 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:

3 AND NORTHERLY 30 FEET OF LOT 4, BLOCK 7, HARBOR POINT SUBDIVISION, AC-CORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE 91, PUBLIC RE-CORDS OF VOLUSION 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 Sept 29, 2025 /(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

THIS NOTICE SHALL BE PUB-LISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of this Court at Volusia County, Florida, this 29 day of Aug, 2025.

LAURA E ROTH CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Shawnee S. Smith DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND

SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-280499 September 4, 11, 2025 25-00422I

Latour, et al., are Defendants, the Clerk of Court, LAURA E. ROTH, ESQ., will sell to the highest and best bidder for cash electronically at www.volusia. realforeclose.com in accordance with Chapter 45, Florida Statutes on the 25th day of September, 2025 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: Lot 7, Block 560, Deltona Lakes Unit

Seventeen, according to the map or plat thereof as recorded in Map Book 25, Pages 241 through 244, inclusive, of the Public Records of Volusia 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 an accommodation in order to ac-

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA

PROBATE DIVISION File No. 2025 12321 PRDL **Division PROBATE** IN RE: ESTATE OF JOSEPH STEVEN FERBER Deceased.

The administration of the estate of JO-SEPH STEVEN FERBER, deceased, whose date of death was May 25, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 N. Alabama Avenue, Deland, Florida 32724. The names and addresses of the personal representatives 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 NO-TICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-TICE 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 NO-

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: MICHAEL FERBER

279 Main Road Lake Mary, Florida 32746 Attorney for Personal Representative: MICHAEL G. HORTON

Florida Bar Number: 123841 MICHAEL G. HORTON, P.A. 3721 South Highway 27, Suite A Clermont, FL 34711 Telephone: (352) 394-4008 Fax: (352) 394-5805 E-Mail: michael@mghpa.com Secondary E-Mail: trish@mghpa.com September 4, 11, 2025 25-004121

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, 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114; (386) 257-6096. Hearing or voice impaired, please call 1 (800) 955-8770. /s/Robyn Katz

Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420

Email: MRService@mccalla.com Fla. Bar No.: 146803 25-11508FL

 $September\ 4,11,2025$ 25-00407I

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025-12071-PROL Division Probate IN RE: ESTATE OF JOHN LOCKWOOD a/k/a JOHN F. LOCKWOOD

Deceased. The ancillary administration of the Estate of John Lockwood, deceased, whose date of death was June 8, 2024, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is 101 North Alabama Avenue. Deland, Florida 32724. The names and addresses of the Personal Representative and the Personal Representative's attor-

ney 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.

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 PUBLICA-TION 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 DECEDENTS DATE OF DEATH IS BARRED. The date of first publication of this notice

is September 4, 2025. Personal Representative:

Gary Lockwood 136 Boston Road Ontario, New York 14519

Attorney for Personal Representative: Hannon M. Cannon, Esq. E-mail Addresses: hcannon@woodsoviatt.com Florida Bar No. FL-1054745 Woods Oviatt Gilman LLP 1900 Bausch & Lomb Place Rochester, New York 14604

September 4, 11, 2025

Telephone: (585) 987-2800 25-00414I



FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025 12260 PRDL Division 10 IN RE: ESTATE OF GERALD L. ANDERSON

Deceased. The administration of the estate of Gerald L. Anderson, deceased, whose date of death was April 7, 2025, is pending in the Circuit Court for Volusia County, Florida, Probate Division, the address of which is PO Box 6043, Deland, FL 32721-6043. 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 NO-TICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-TICE 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

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 3MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NO-

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION $733.702~\mathrm{WILL}$ 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:

/s/ Lori Perry Lori Perry 807 Lindenwood Circle West

Ormond Beach, Florida 32174 Attorney for Personal Representative: /s/ Wendy A. Mara Wendy A. Mara, Esq., Attorney Florida Bar Number: 0069872 Mara Law. P.A. 555 West Granada Blvd., Ste.D-10 Ormond Beach, Florida 32174 Telephone: (386) 672-8081 Fax: (386) 265-5995 E-Mail: wamara@maralawpa.com

Secondary E-Mail:

September 4, 11, 2025

paralegalm@maralawpa.com

25-00418I

FLAGLER COUNTY flaglerclerk.com

VOLUSIA COUNTY clerk.org



FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA CIVIL DIVISION

CASE NO. 2025 11011 CICI

MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY, Plaintiff, vs. BRIAN MCANDREW; BROOKE E.

BUSTRANN; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY. Defendant(s)

To the following Defendant(s): BRIAN MCANDREW (LAST KNOWN ADDRESS) 4637 SECRET RIVER TRAIL PORT ORANGE, FLORIDA 32129 BROOKE E. BUSTRANN (LAST KNOWN ADDRESS) 4637 SECRET RIVER TRAIL PORT ORANGE, FLORIDA 32129

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

described property:

LOT 121, CROSS CREEK PHASE
II, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 43, PAGE 56, PUBLIC RE-CORDS OF VOLUSIA COUNTY, FLORIDA. a/k/a 4637 SECRET RIVER TRAIL,

PORT ORANGE, FLORIDA 32129 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Kahane & Associates, P.A., Attorney for Plaintiff, whose address is 1619 NW 136th Avenue, Suite D-220, Sunrise, FLORIDA 33323 on or before

thirty (30) days after the first publication of this Notice in the BUSINESS OBSERVER and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided pursuant to Ad-

September 29, 2025, a date which is within

ministrative Order No.2.065. In accordance with the Americans with

Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to provisions of certain assistance. Please contact the Court Administrator at Suite 300, Courthouse Annex, 125 E. Orange Ave., Daytona Beach, FL 32114; call (386)257-6096 within two (2) working days of your receipt of this notice or pleading; if you are hearing impaired, call 1-800-955-8771 (TDD); THIS IS NOT A COURT INFORMATION LINE: if you are voice impaired, call 1-800-995-8770 (V) (Via Florida Relay Services).

WITNESS my hand and the seal of this Court this 27 day of August, 2025. LAURA E. ROTH As Clerk of the Court

(SEAL) By /s/ Jennifer Vazquez 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@kahanea 25-00128 NML September 4, 11, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA CASE NO. 2019 30682 CICI

GENERAL JURISDICTION DIVISION HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES 2005-4, Plaintiff, vs.

CHRISTOPHER N. BOTTS AND THOMAS N. BOTTS, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure dated June 21, 2024, and entered in 2019 30682 CICI of the Circuit Court of the SEVENTH Judicial Circuit in and for Volusia County, Florida, wherein HSBC BANK USA N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES 2005-4 is the Plaintiff and PATRICIA BOTTS; THOMAS N. BOTTS; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF THE COURT, VOLUSIA COUNTY, FLORIDA; UNKNOWN SPOUSE OF THOMAS N. BOTTS N/K/A PATRICIA BOTTS 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 24, 2025, the following described property as set forth in said Final Judgment, to wit: THE FOLLOWING DESCRIBED

LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF VOLUSIA, STATE

OF FLORIDA, TO-WIT: SOUTHERLY 110 FEET OF THE NORTHERLY 346.74 FEET OF WESTERLY 70 FEET OF EAST-ERLY 140 FEET OF LOT 26, BLOCK 2, HAND PURCHASE OF THE THOMAS FITCH GRANT, AS PER MAP RECORDED IN DEED BOOK "P", PAGE 1, PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA. Property Address: 405 FLORMOND

AVE, ORMOND BEACH, FL 32174 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031. IMPORTANT AMERICANS WITH DISABILITIES ACT.

If you are 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, 101 N. Alabama Ave., Ste $\hbox{D-305, Deland, FL\,32724, (386)\,257-6096.}$ Hearing or voice impaired, please call 711. Dated this 29 day of August, 2025.

By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 18-227919 - RaO September 4, 11, 2025 25-00411I

SUBSCRIBE The Observer delivered Call 386.447.9723

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.

 $The \ District\ in the \ manner\ set\ for th\ in\ the\ District\ in\ the\ manner\ set\ for th\ in\ the\ District\ set$ Assessment Methodology Report for the DPSD JVI #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 benefitted 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

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

		ercent Share of	Number of Dwelling	Total Bond Assessments	Bond Assessments Apportionment per Dwelling	Annual Debt Service per Dwelling
Land Use	Total ERU	Total	Units/Acres	Apportionment	Unit/Acre	Unit/Acre*
Deering Park North						
SF 34'	0.90	2.5478%	25	\$3,051,957.24	\$122,078.29	\$10,843.9
SF 40'	0.95	5.9165%	55	\$7,087,322.93	\$128,860.42	\$11,446.
SF 45'	0.97	4.1738%	38	\$4,999,784.18	\$131,573.27	\$11,687.
SF 50'	1.00	11.6631%	103	\$13,971,182.05	\$135,642.54	\$12,048.
SF 60 ^t	1.07	6.4215%	53	\$7,692,288.68	\$145,137.52	\$12,892.
		30.7225%	274	\$36,802,535.07		
eering Park Center						
Townhome	0.80	23.3714%	258	\$27,996,621.11	\$108,514.04	\$9,639.
SF 50'	1.00	10.6440%	94	\$12,750,399.15	\$135,642.54	\$12,048
SF 55'	1.03	9.5637%	82	\$11,456,369.28	\$139,711.82	\$12,410
SF 60'	1.07	8.9658%	74	\$10,740,176.64	\$145,137.52	\$12,892
SF 40' Age Restricted	0.87	2.8569%	29	\$3,422,261.39	\$118,009.01	\$10,482
SF 50' Age Restricted	0.90	8.7643%	86	\$10,498,732.92	\$122,078.29	\$10,843.
SF 60' Age Restricted	0.92	4.8962%	47	\$5,865,183.61	\$124,791.14	\$11,084
SF 70' Age Restricted	0.95	0.2151%	2	\$257,720.83	\$128,860.42	\$11,446
	_	69.2775%	672	\$82,987,464.93	,	

^{*} 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 \ 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 \ Also \ Nova \ Road, \ Daytona \ Beach, Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Daytona \ Beach, Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Daytona \ Beach, \ Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Daytona \ Beach, \ Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Daytona \ Beach, \ Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Daytona \ Beach, \ Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Daytona \ Beach, \ Florida \ 32114, the \ Board \ will \ hold \ Also \ Nova \ Road, \ Beach, \ Road, \$ 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

 $Volusia\ Counties\ and\ the\ City\ of\ Edge water,\ and\ established\ pursuant\ to\ Chapter\ 2020-197, Laws\ of\ Florida\ (the\ "Act")\ for\ the\ purposes\ of\ Plorida\ (the\ "Act")\ for\ the\ purpose\ of\ Plorida\ (the\ "Act")\ for\ the\ purposes\ of\ Plorida\ (the\ "Act")\ for\ the\ purpose\ (the\ "Act")\ for\ th$

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,

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.,

VANESSA DEANN HERNANDEZ, et

Defendant.

To: VANESSA DEANN HERNANDEZ 1548 BALTIMORE AVENUE, DELTONA,

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 de-

scribed 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 required to file a copy of your written defenses, if any, to it on Sara Collins, Esq, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson 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. ESO.

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: Accounts Payable@mccalla.com25-11983FL

September 4, 11, 2025 25-00408I

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 TRENIQUA LASHAWN CULVER A/K/A TRENIQUA L. CULVER A/K/A TRENIQUA LASHAWN ANDERSON

A/, ET ÅL. Defendants

To the following Defendant(s): UNKNOWN HEIRS OF TRENIQUA LASHAWN CULVER A/K/A TRENI-L. CULVER A/K/A TRENIQUA LASHAWN ANDERSON A/K/A TRENI-QUA 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 required to serve a copy of your written deat 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 immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided to Administrative Order No.

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. REQUESTS FOR ACCOMMODA 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 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 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 DISCAPACID-ADES Si usted es una person con discapacidad que necesita una adaptación para poder participar en este procedimiento, usted tiene el derecho a que se le proporcione cierta asistencia, sin incurrir en gastos. Comuníquese con la Oficina de Administración Judicial (Court Administration), 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114, (386) 257-6096, con no menos de 7 dias de antelación de su cita de comparecencia ante el juez, o de inmediato al recibir esta notificación si la cita de comparecencia 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/camSeptember 4, 11, 2025 25-00410I

SAVETIME **Email your Legal Notice** legal@observerlocalnews.com

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:

1. Assessments shall be levied to defray a portion of the cost of the Improvements.

2. 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.
3. The total estimated cost of the Improvements is \$87,335,000 (the "Estimated Cost").

4. 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.

5. 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 benefitted 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 sessments 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

II. 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: DEERING PARK STEWARDSHIP DISTRICT /s/ Cindy Cerbone /s/ Glenn Storch

Secretary/Assistant Secretary

Chair/Vice Chair, Board of Superv
Exhibit A: Master and Supplemental Engineers Report for DPSD JV1 #1, dated August 12, 2025 Chair/Vice Chair, Board of Supervisors Exhibit B: Master Special Assessment Methodology Report for the DPSD JV1 #1, dated August 12, 2025



September 4, 11, 2025

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. Moquin, 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 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 NO-

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 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 notice 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 25-00420I

This week's Crossword answers E L B A P E R S E
C O E D A G E N T
G O H A D T O H A D G A M M A
O R E O S IMHRETOHLP DIFSAMETAGS SINAI T U N I C C O D E R
A C A I R A E B A R B S T R I THNKSBUTNOTHNKS EPCOT S O M A L I S D R E I D E L S S H O E R Y R U N A I D S S N U B E E P A W A R D P R O A M M A S S E S ATPCRACKEDUPACS SALES AYESHA E D N A ADIDAS L C D Y E A R B O O K S T A M I N A SAWINTHTLLNEVERHPPEN CUDDELI

USAGECREESGLADE

0 L U 0 T 0 R I R 0 C R 0 M A N 0

H T C H C O L A T E H M E S C H O L E D O R K I N E V I L O O M P H T A X I

H A S O N

O R K I N E V I L H A S O N S E C S

yourself. () You're only cheating

This week's Celebrity Cipher answers Puzzle One Solution: Puzzle One Solution:
"If a man can judge success by how many great friends he has, then I have been very successful."

Johnny Ramone

TNIA

E|S|T|E|

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

Nadine Gordimer small area. 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

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

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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 unmatured, contingent, or unliquidated, 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 unmatured, contingent, or unliquidated claims, must file their claims with the court, ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS

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. Alabama 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 Baldridge.

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

25-00421I

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 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 unmatured, contingent, or unliquidated, 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 unmatured, contingent, or unliquidated claims, must file their claims with the court, ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS

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 Number 2025 11032 PRDL.

The address of the court where this probate is pending is: Circuit Court for VOLUSIA County, Florida. 101 N. Alabama 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

25-00413I



The Palm Coast & Ormond Beach Observers now qualify to publish public and legal notices.



For rates and information, call 386-447-9723

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 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 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.
ATTENTION PERSONS WITH DIS-ABILITIES: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to ou, 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 impaired, 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 contact 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 25-00417I

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 25-00419I

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025 12475 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 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 NO-

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: August 28, 2025.

Signed on this 21st day of August,

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 25-00401I

come before it.

DATE:

TIME:

PLACE:

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 MARY H. GOLGOWSKI Deceased. The administration of the estate of

MARY H. GOLGOWSKI, deceased, whose date of death was June 22, 2025, 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 representatives 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 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 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: August 28, 2025.

BRUCE GOLGOWSKI

Successor Trustee

Heidi S. Webb Attorney for Personal Representative Florida Bar No. 73958 Law Office of Heidi S. Webb 210 South Beach Street, Suite 202 Daytona Beach, Florida 32114 Telephone: (386) 257-3332 Email: heidi@heidiwebb.com 25-00402I Aug. 28; Sept. 4, 2025

SECOND INSERTION

JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA CASE NO.: 2025 12174 CICI

Defendants.

TO: RONALD JIMENEZ LISA JIMENEZ

foreclose a mortgage on the following property in Volusia County, Florida: Lot 61, Timbers Edge II, according

to the plat thereof, recorded in Map Book 34, Page 127, of the Public Records of Volusia County, Florida. Property Appraisers Parcel Number:

Property address: 161 Pine Cone

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Ajit Dodani c/o Attorattorney or immediately thereafter; otherfor the relief demanded in the complaint or

Copies of all court documents in this

Dated: August 19, 2025. LAURA E ROTH CLERK OF THE CIRCUIT COURT

1206 S. Ridgewood Avenue, Daytona Beach, FL 32114 Aug. 28; Sept. 4, 2025

25-00406I

\$17.50 per week Each add'l word: 50¢

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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., THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES. GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF ARTHUR W. LOVELACE A/K/A ARTHUR LOVELACE A/K/A ARTHUR WILLIAM LOVELACE (DECEASED), ET AL.

DEFENDANT(S). To: THE UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, GRANTEES, AS-SIGNORS, CREDITORS AND TRUST-EES OF THE ESTATE OF ARTHUR W. LOVELACE A/K/A ARTHUR LOVELACE A/K/A ARTHUR WILLIAM LOVELACE (DECEASED) RESIDENCE: UNKNOWN

LAST KNOWN ADDRESS: 842 Sweetbriar Dr, Deltona, FL 32725 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the fol-

lowing described property located in Volusia 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 Tromberg, 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 thereafter, otherwise a default may be entered against you for the relief demanded in the

This notice shall be published once a week for two consecutive weeks in the Business Observer.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration at $386\mbox{-}257\mbox{-}6096$, 101 N Alabama Ave., Ste D-305, DeLand, FL 32724 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: AUG 12 2025

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 #: $25\text{-}000137/2025\ 11959\ CIDL/BOA$

25-00398I

Aug. 28; Sept. 4, 2025

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION File No. 2025 12268 PRDL

Division 10 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 Circuit Court for Volusia County, Florida, Probate Division, the address of which is Post Office Box 6043, DeLand, FL 32721. 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 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 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 NO-

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 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 25-00399I

NOTICE TO CREDITORS

DIVISION: 10 IN RE: ESTATE OF: RENEE CLAIRE CASE.

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 demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NO-

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

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

tice is: August 28, 2025. Signed on this 19th day of August,

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

25-00400I

SECOND INSERTION

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

PROBATE DIVISION FILE NO.: 2025 11415 PRDL 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 representative and the personal representa-

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-

adamwarren@hawkinsandburt.com nicole@hawkinsandburt.com Attorney for Petitioner Aug. 28; Sept. 4, 2025

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, and located within th 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

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

155 Interchange Boulevard

Ormond Beach, Florida 32174

Hampton Inn Daytona/Ormond Beach

September 22, 2025

11:00 AM

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

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

FLORIDA.

142. INCLUSIVE. OF THE PUBLIC

RECORDS OF VOLUSIA COUNTY,

Property Address: 918 N ATMORE

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

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.

CIRCLE, DELTONA, FL 32725

Florida Statutes, Section 45.031.

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,

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, DEVISEES, 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

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: flmail@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

25-00405I

File No. 2025 10632 PRDL IN RE: ESTATE OF

SECOND INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE SEVENTH CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA PROBATE DIVISION 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 unmatured, contingent, or unliquidated, 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 unmatured, contingent, or unliquidated 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. Alabama Ave., DeLand, FL, 32724. A Personal Representative or cura-

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

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 September 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

25-00404I

NOTICE OF ACTION
IN THE CIRCUIT COURT, SEVENTH

AJIT DODANI, Plaintiff, vs. ANTHONY MANN, ET AL,

YOU ARE NOTIFIED that an action to

421704000610

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 wise a default will be entered against you

petition. case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

(SEAL) By: /s/ T. Lowe Deputy Clerk Ajit Dodani c/o Attorney Robert Robins,

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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;

FIRST INSERTION

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

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

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

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 COUN-TY, 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 Ulllman 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: $Service {\bf Mail@aldridgepite.com}$ 1092-12572B

September 4, 11, 2025 25-00213G

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 Reverie Co. located at 25 WEIDNER PL, in the City of Palm Coast, Flagler County, FL 32164 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 27th day of August, 2025 Blair Payson

FIRST INSERTION Notice Under Fictitious Name Law

According to Florida Statute NOTICE IS HEREBY GIVEN that the un-

dersigned, desiring to engage in business under the Fictitious Name of Dual Form Fitness, located at 25 WEIDNER PL, in the City of Palm Coast, Flagler County, FL 32164 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Blair Payson Sep. 4

25-00322F

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 be-

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.

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 NO-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

 ${\bf REQUEST\,FOR\,PROPOSAL\,(RFP)}$ (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.palatkaha.org (under the procurement section). Proposals are due no later than by 2 pm. September 25, 2025. 25-00328F Sep. 4/11

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 AV-ENUE, UNIT II, AS PALM COAST, A SUBDIVISION ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 22, PAGE 56, OF THE PUBLIC RE-CORDS 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 notifi-cation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired call 711. Dated this 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.comBy /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 File # 25-F00375 September 4, 11, 2025

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 BE-FORE THE LATER OF 3 MONTHS AF-TER 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, appli es, 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 NO-TICE.

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 DEMAO GARNER Deceased.

The administration of the estate of CLAU-DIA L. GARNER a/k/a CLAUDIA DE-MAO 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 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 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 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 NO-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

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@wgarnerlaw.com September 4, 11, 2025 25-00212G

FUR BABIES found here.

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MARKET PLACE

Call 386-447-9723 or visit Classifieds.PalmCoastObserver.com



Dated this 27th day of August, 2025

GARAGE SAL

Advertise as low as \$17.50 per week! CALL 386-447-9723

This week's Crossword answers

A C A I R A E

A I D

A Y E S H A S S A L E S I N S E D N A S L C D

O L U O T O R I R O C

E V I L

SECS

Puzzle One Solution:

Puzzle Two Solution:

4

1

2

6

9

5

©2022 NEA, Inc.

5

7 4

1 8 5

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5 3 9

2 8 4 1 9

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3

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

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

Jean DiGioia, Trustee of the John and

670 Southlake Drive

ALL INTERESTED PERSONS ARE NO-

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 pay-

ment 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. NOTWITHSTAND-

ING ANY OTHER APPLICABLE TIME

PERIOD, ANY CLAIM FILED TWO (2)

YEARS OR MORE AFTER THE DECE-

The date of first publication of this No-

DENT'S DATE OF DEATH IS BARRED.

Person Giving Notice:

Jean DiGioia

670 Southlake Drive

Ormond Beach, Florida 32174

Attorney for Person Giving Notice

Florida Bar Number: 1008324

tice is September 4, 2025.

Diane A. Vidal, Attorney

145 City Place, Suite 301

Telephone: (386) 445-8900

 ${\bf Proserv@legal team for life.com}$

 $\hbox{E-Mail: DVidal@legalteamforlife.com}$

FIRST INSERTION

Notice Under Fictitious Name Law

According to Florida Statute

Number 865.09

NOTICE IS HEREBY GIVEN that the un-

dersigned, 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 in-

tends to register the said name with the Di-

vision of Corporations of the Department

Dated this 30th day of August, 2025

of State, Tallahassee, Florida

25-00208G

Palm Coast, FL 32164

Fax: (386) 445-6702

September 4, 11, 2025

Secondary E-Mail:

CHIUMENTO LAW

Ormond Beach, FL 32174

Address

TIFIED THAT:

Jean DiGioia Revocable Trust

Agreement dated July 21, 2016

You are hereby notified that an Order of

T U N I C C O D E R B A R B S

THNKSBUTNOTHNKSEPCOT

S O M A L I S D R E I D E L S S H O E

PROAM

ATPCRACKEDUPACS

I D O L Y E A R B O O K S T A M I N A S A W I N T H T L L N E V E R H P P E N

H T C H C O L A T E H M E S C H O L E D

CUDDELI

CREESGLADE

OOMPH

This week's Celebrity Cipher answers

"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

This week's Sudoku answers

8

3

6

6 8 5

7

3

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9

2

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3 2

5 4

flu; you get it and pass it along to your friends.

TNIA

IMHRETOHLP

AWARD

ORKIN

HASON

You're only cheating yourself.

8

U

C O E D A G E N T G O H A D T O H A D

TRI

MASSES

M I R E S A D I D A S

Bob Garfield

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3 2

4 5

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DIFSAMETAGS

SNUB

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 a found 4 X 4 concrete monthment, 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 & ear I.B. 7330 marking the 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

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 COM-MISSIONERS 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 EVI-DENCE 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 CON-TACT (386) 313-4001 AT LEAST 48 HOURS PRIOR TO THE MEETING

FIRST INSERTION

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.

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE 7TH

Plaintiff, vs. A1 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 ASSO-CIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-2, is the Plaintiff (hereinafter "Plaintiff"), and A1 INVESTMENT PARTNERS. LLC and CHRISTOPHER BERGERON, individually, are the Defendants. Tom Bexley, Clerk of the Circuit Court for FLA-GLER 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

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,

forth in said Final Judgment, to wit:

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:

"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 Daniel Nicholas. the Americans with Disabilities Act Officer, Flagler County Courthouse, 1769 E. Moody Blvd., Building 2, Bunnell, FL 32110; telephone number (386) 313-4033 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.

"Si usted es una persona con discapacidad que necesita alguna adaptación para participar en este procedimiento, tiene derecho, sin costo alguno, a recibir cierta asistencia. Por favor, comuniquese con Daniel Nicholas, Oficial de la Ley de Es-tadounidenses con Discapacidades (ADA), Tribunal del Condado de Flagler, 1769 E. Moody Blvd., Edificio 2, Bunnell, FL 32110; teléfono (386) 313-4033 al menos 7 días antes de su comparecencia programada ante el tribunal, o inmediatamente después de recibir esta notificación si faltan menos de 7 días para su comparecencia programada. Si tiene problemas de audición o voz, llame al 711."

"Si ou se yon moun ki andikape ki bezwen nenpòt aranjman pou patisipe nan pwosedi sa a, ou gen dwa, san okenn frè pou ou, pou yo ba ou sèten asistans. Tanpri kontakte Daniel Nicholas, Ofisve Lwa Ameriken sou Andikap, Tribinal Konte Flagler, 1769 E. Moody Blvd., Building 2, Bunnell, FL 32110: nimewo telefon (386) 313-4033 omwen 7 jou anvan ou parèt nan tribinal la, oubyen touswit apre ou fin resevwa notifikasyon sa a si tan anvan ou parèt nan tribinal la mwens pase 7 jou; si ou gen pwoblèm pou tande oubyen pou pale, rele 711."

Dated: August 21, 2025. Respectfully submitted, GRAYROBINSON, P.A. 301 East Pine Street, Suite 1400 Orlando, FL 32801 Telephone: (407) 843-8880 Direct: (407) 204-3116 Fax: (407) 244-5690 Carlos J. Reyes CARLOS J. REYES, ESQ. Florida Bar No. 755079 Carlos. Reyes@gray-robinson.comPat.Maddox@gray-robinson.com September 4, 11, 2025

Chronically Kind LLČ 25-00211G 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.

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 WIL-LIAM 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 $\sharp 1,$ Bunnell, FL 32110. The names and addresses of the personal representative and the personal representative's attorney are set forth be-

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 NO-

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

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 25-00209G

September 4, 11, 2025

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 storageTreasures.com on Thursday the 18th day of September, 2025 at 10:00 AM. Said property is iStorage, 2303 N State St, Bunnell, FL,

A131 Tent, Tools, Air mattress, Toys, Bed frame, Rocking chair, Kids cradle, Doll, Christmas stuff. C004 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.

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE 7th JUDICIAL CIRCUIT, IN AND FOR

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 AF-TER THE DATE OF THE FIRST PUBLI-CATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECION 733.702 OF THE FLOR-IDA 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 Au-

gust 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 stacygeigeresq@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, AC-CORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 10, PAGES 54 THROUGH 66, INCLUSIVE, PUBLIC RE-CORDS 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 FLCourtDocs@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

FLAGLER COUNTY flaglerclerk.com

VOLUSIA COUNTY



SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE 7th JUDICIAL CIRCUIT, IN AND FOR

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 PUBLI-CATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECION 733.702 OF THE FLOR-IDA 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 Au-

gust 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 stacygeigeresq@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 be-

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 AFTER 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 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 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 NO-

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:

Nancy L. Firfer c/o Legacy Law Associates, P.L. 313 South Palmetto Avenue Daytona Beach, FL 32114 Attorney for Personal Representative:

W. Denis Shelley Attorney Florida Bar Number: 273872 Legacy Law Associates, P.L. 313 South Palmetto Avenue Daytona Beach, FL 32114 Telephone: (386) 252-2531 Fax: (386) 258-0392 E-Mail: Shelley@legacylaw313.com

Secondary E-Mail: troy@legacylaw313.com Aug. 28; Sept. 4, 2025 25-00206G

FOURTH INSERTION PUBLIC NOTICE

August 24, 2025

Combs, MD will be retiring from his outpatient practice and will no longer be seeing patients at AdventHealth Medical Group Gastroenterology Palm Coast located at 120 Pinnacles Dr Suite 1, Palm Coast, FL 32164. Patients should have received communication regarding transition of care. If you are a patient and did not receive communication or have additional questions, please call the office at 386-586-6611. 25-00288F

Aug. 14/21/28, Sep. 4



Email your Legal Notice legal@observerlocalnews.com

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