





FIRST INSERTION

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

**CASE NO: 2025 11182 CIDL**

**AVAIL 3 LLC, A DELAWARE LIMITED LIABILITY COMPANY, AS ADMINISTRATOR OF RESTORATION III TRUST, A DELAWARE STATUTORY TRUST**

**Plaintiff, vs.**

**PAIGE R. PENTZ; ROBBY L. PENTZ; SUGAR MILL COUNTRY CLUB, INC.; THE SUGAR MILL ASSOCIATION, INC.; AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ALL OTHER PERSONS CLAIMING BY, THROUGH OR UNDER ANY OF THE NAMED DEFENDANT AND ANY OTHER PERSONS CLAIMING AN INTEREST IN THE REAL PROPERTY WHICH IS THE SUBJECT MATTER OF THIS ACTION BY AND THROUGH OR UNDER OR AGAINST THE NAMED DEFENDANTS HEREIN; UNKNOWN TENANT #1 AND UNKNOWN TENANT #2, IF ANY,**

**Defendant(s).**

To the following Defendant(s):

PAIGE R. PENTZ: Last Known Address: 33 Skyline Lane, Clayton, GA 30525-4119

ROBBY L. PENTZ: Last Known Address: 709 Fairway Drive, New Smyrna Beach, Florida 32168

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

Lot 7, SUGAR MILL COUNTRY CLUB AND ESTATES UNIT III, according to the map or plat thereof, recorded in Map Book 33, Pages 113 through 115, Public Records of Volusia County, Florida.

With a street address of: 1074 Club House Blvd., New Smyrna Beach, FL 31268.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Ritter, Zaretsky, Lieber & Jaime, LLP, Attorneys for Plaintiff, whose address is 2800 Biscayne Blvd., Suite 500, Miami, Florida 33137, Attn: Vivian A. Jaime, Esq.; Vivian@rzllaw.com and efile@rzllaw.com, WITHIN THIRTY (30) DAYS AFTER THE FIRST DATE OF PUBLICATION OF THIS NOTICE and 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 SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and seal of this Court on Aug 29, 2025.

Laura E. Roth  
As Clerk of said Court

(SEAL) By: /s/ Shawnee S. Smith  
As Deputy Clerk

Submitted by: Vivian A. Jaime, Esq.  
Ritter, Zaretsky, Lieber & Jaime, LLP  
2800 Biscayne Boulevard, Suite 500  
Miami, Florida 33137  
(305) 372-0933, ext. 225  
Email: Vivian@rzllaw.com and Denise@rzllaw.com  
September 11, 18, 2025 25-004231

FIRST INSERTION

**NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA**

**CASE NO.: 2023 12738 CIDL**

**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ADJUSTABLE RATE MORTGAGES TRUST 2006-0A2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-0A2, Plaintiff, vs.**

**JULIE B. ZALLOUM A/K/A JULIE BAKER ZALLOUM A/K/A JULIE ANNE BAKER; OSAMA AHMED ZALLOUM; RIVER OAKS COMMUNITY ASSOCIATION, INC.; RIVER OAKS III HOMEOWNERS' ASSOCIATION, INC., Defendant(s).**

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Consent Final Judgment of Foreclosure dated August 28, 2025, and entered in Case No. 2023 12738 CIDL of the Circuit Court of the 7TH Judicial Circuit in and for Volusia County, Florida, wherein U.S. Bank National Association, as Trustee for MASTR ADJUSTABLE RATE MORTGAGES TRUST 2006-0A2 MORTGAGE PASS-THROUGH CERTIFICATES, Series 2006-0A2, is Plaintiff and Julie B. Zalloum a/k/a Julie Baker Zalloum a/k/a Julie Anne Baker; Osama Ahmed Zalloum; River Oaks III Homeowners' Association, Inc., are Defendants, the Office of the Clerk, Volusia County Clerk of the Court will sell via online auction at www.volusia.realforeclose.com at 11:00 a.m. on the 14th day of October, 2025, the following described property as set forth in said

Final Judgment, to wit:

LOT 14, RIVER OAKS III, ACCORDING TO THE PLAT THEREOF AS RECORDED IN MAP BOOK 46, PAGES 29 THROUGH 32, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

Property Address: 217 River Village Drive, Debary, Florida 32713

and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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: 9/5/2025

McCabe, Weisberg & Conway, LLC  
By: /s/ Craig Stein  
Craig Stein, Esq.  
Fl Bar No. 0120464  
McCabe, Weisberg & Conway, LLC  
3222 Commerce Place, Suite A  
West Palm Beach, Florida, 33407  
Telephone: (561) 713-1400  
Email: FLpleadings@mwc-law.com  
File No: 23-400309  
September 11, 18, 2025 25-004251

FIRST INSERTION

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

**CASE NO. 2025 11052 CIDL**

**LAKEVIEW LOAN SERVICING LLC, Plaintiff, vs.**

**MIRIAM MERCADO, et al., Defendant.**

To the following Defendant(s):

ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF ANTONIO OLMO VILA A/K/A ANTONIO O. VILA A/K/A ANTONIO VILA, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

1388 FERENDINA DR  
DELTONA, FL 32725

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

LOT 13, BLOCK 507, DELTONA LAKES UNIT FOURTEEN, ACCORDING TO THE PLAT THEREOF, RECORDED IN MAP BOOK 25, PAGES 223 THROUGH 225, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCalla Raymer Leibert Pierce, LLP, Curtis Wilson, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before October 3, 2025, a date which is within thirty (30) days after the first publication of this Notice in 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.

WITNESS my hand and seal of this Court this 3 day of September, 2025.

LAURA E. ROTH, ESQ.  
CLERK OF COURT OF VOLUSIA COUNTY  
As Clerk of the Court

(SEAL) BY: /s/ Jennifer Vazquez  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street, Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: AccountsPayable@mccalla.com  
25-11366FL  
September 11, 18, 2025 25-004301

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION

**CASE NO. 2025 11601 CIDL**

**THE MORTGAGE FIRM, INC., Plaintiff, vs.**

**VANESSA DEANN HERNANDEZ, et al., Defendant.**

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

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

LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

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

LOT 23, BLOCK 93, DELTONA LAKES, UNIT THREE, A SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN MAP BOOK 25, PAGES 105 THROUGH 120, INCLUSIVE, OF THE PUBLIC RECORDS OF VOLUSIA 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, ESQ.  
CLERK OF COURT OF VOLUSIA COUNTY  
As Clerk of the Court

BY: /s/ Shawnee S. Smith  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street, Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: AccountsPayable@mccalla.com  
25-11983FL  
September 4, 11, 2025 25-004081



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SUBSEQUENT INSERTIONS

SECOND INSERTION

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

**AND NOTICE OF MEETING OF BOARD OF SUPERVISORS**

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

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

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

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

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

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

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

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

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

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

**RESOLUTION 2025-17**

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


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

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

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

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

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



September 4, 11, 2025 25-004161



SECOND INSERTION

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

SECOND 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 1744 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 INTEREST IN THE ESTATE OF TROY BEDELL, JR., DECEASED, et. al. Defendant(s).**  
TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF TROY BEDELL, JR., DECEASED,  
whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.  
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:  
LOT 3 AND NORTHERLY 30 FEET OF LOT 4, BLOCK 7, HARBOR POINT SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE 91, PUBLIC RECORDS 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 herein.  
THIS NOTICE SHALL BE PUBLISHED 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 25-004221

SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT, IN AND FOR VOLUSIA COUNTY, FLORIDA  
**CASE NO. 2025 12334 CICI**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-EMX3, Plaintiff, vs. UNKNOWN HEIRS OF TRENQUA LASHAWN CULVER A/K/A TRENQUA L. CULVER A/K/A TRENQUA LASHAWN ANDERSON A/K/A TRENQUA L. ANDERSON (CURRENT RESIDENCE UNKNOWN)**  
Last Known Address: UNKNOWN  
YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
LOT 54, BLOCK 18, MADISON HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN MAP BOOK 11, PAGE 211, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.  
A/K/A 720 IOWA STREET, DAYTONA BEACH FL 32114-4574  
has been filed against you and you are required to serve a copy of your written defenses, if any, to J. Anthony Van Ness, Esq, at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before October 13, 2025 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or 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. 2065.  
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 ACCOMMODATIONS BY PERSONS WITH DISABILITIES 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 INFORMATION NUMBERS  
SOLICITUD DE ADAPTACIONES PARA PERSONAS CON DISCAPACIDADES 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 días 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 INFORMACION JUDICIAL  
WITNESS my hand and the seal of this Court this 27 day of August, 2025.  
LAURA E ROTH  
CLERK OF THE CIRCUIT COURT (SEAL) By /s/ Jennifer Vazquez  
As Deputy Clerk  
J. Anthony Van Ness, Esq.  
VAN NESS LAW FIRM, PLC  
Attorney for the Plaintiff  
1239 E. NEWPORT CENTER DRIVE, SUITE #110  
DEERFIELD BEACH, FL 33442  
PHH20981-25/cam  
September 4, 11, 2025 25-004101

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-

SECOND 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 JOSEPH 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 NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is September 4, 2025.  
**Personal Representative:**  
**MICHAEL FERBER**  
279 Main Road  
Lake Mary, Florida 32746  
Attorney for Personal Representative: MICHAEL G. HORTON  
Attorney  
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@mgpha.com  
Secondary E-Mail: trish@mgpha.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 25-004071

SECOND 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 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 decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE 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  
Telephone: (585) 987-2800  
September 4, 11, 2025 25-004141

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE SEVENTH CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2025 11032 PRDL**  
**IN RE: ESTATE OF CRYSTAL VALENTINE Deceased.**  
If you have been served with a copy of this notice and you have any claim or demand against the decedents' estate, even if that claim is unmaturred, contingent, or 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 RECEIVE A COPY OF THIS NOTICE.  
All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturred, contingent, or 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 SECTION 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 notice 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. 10052003  
5121 S. Lakeland Dr, Suite 2  
Lakeland, Florida 33813  
Telephone: (863) 250-2990  
September 4, 11, 2025 25-004131

SECOND 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 NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is 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: paralegalm@maralawpa.com  
September 4, 11, 2025 25-004181

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE SEVENTH CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2025 12382 PRDL**  
**IN RE: ESTATE OF WILLIAM H. BARNARD Deceased.**  
If you have been served with a copy of this notice and you have any claim or demand against the decedents' estate, even if that claim is unmaturred, contingent, or 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 RECEIVE A COPY OF THIS NOTICE.  
All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturred, contingent, or 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 SECTION 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 notice is: September 4, 2025.  
The second week of publication is: September 11, 2025.  
**Personal Representative(s):**  
**Kimberly Craig Baldrige.**  
Attorney for the representative(s):  
By: /s/Matthew T. Morrison  
Matthew T. Morrison, Esquire  
Florida Bar No. 10052003  
5121 S. Lakeland Dr, Suite 2  
Lakeland, Florida 33813  
Telephone: (863) 250-2990  
September 4, 11, 2025 25-004211

SECOND 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 NOTICE.  
THE FOLLOWING DESCRIBED LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF VOLUSIA, STATE

SECOND 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 RECORDS 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

SECOND INSERTION

**NOTICE OF PUBLIC SALE**  
The following personal property of WILLIAM GRIPPO, ROBERT EDMUND BALDWIN III, and UNKNOWN PARTY IN POSSESSION, will, on September 16, 2025, at 10:00 a.m., at 3061 Eagle Pass Trail, Lot #88, DeLand, Volusia County, Florida 32724; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:  
1992 PALM MOBILE HOME, VIN: PH067406AFL, TITLE NO.: 0062256883, and VIN: PH067406BFL, TITLE NO.: 0062262608 and all other personal property located therein  
PREPARED BY:  
J. Matthew Bobo  
Lutz, Bobo & Telfair, P.A.  
2 North Tamiami Trail, Suite 500  
Sarasota, Florida 34236  
(PO#3248-264)  
September 4, 11, 2025 25-004151

SECOND 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 RECORDS 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

SECOND 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

SECOND 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 NOTICE.  
THE FOLLOWING DESCRIBED LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF VOLUSIA, STATE

SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA  
CIVIL ACTION  
**CASE NO: 2024 10975 CICI**  
**CMG MORTGAGE, INC., Plaintiff, vs. RACHEL DANIELLE GULBIN, et al, Defendant(s).**  
NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated August 11, 2025, and entered in Case No. 2024 10975 CICI of the Circuit Court of the Seventh Judicial Circuit in and for Volusia County, Florida in which CMG Mortgage, Inc., is the Plaintiff and Rachel Danielle Gulbin, Gregory Victor Malchesky a/k/a Greg Harrington, are defendants, the Volusia County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at electronically/online at http://www.volusia.realforeclose.com, Volusia County, Florida at 11:00AM EST on the September 26, 2025 the following described property as set forth in said Final Judgment of Foreclosure:  
LOT 29, BLOCK 1, SECTION "C" RIO VISTA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 10, PAGE 69, AS SHOWN ON PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.  
A/K/A 1536 ESPANOLA AVE HOLLY 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 DISABILITIES: 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, 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 INFORMATION 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 25-004171

September 29, 2025, a date which is within 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 Administrative 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@kahaneandassociates.com  
25-00128 NML  
September 4, 11, 2025 25-004091

SECOND INSERTION

OF FLORIDA, TO-WIT: SOUTHERLY 110 FEET OF THE NORTHERLY 346.74 FEET OF WESTERLY 70 FEET OF EASTERLY 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 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 25-004111


SECOND INSERTION

**NOTICE OF RESCHEDULED SALE PURSUANT TO CHAPTER 45**  
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR VOLUSIA COUNTY, FLORIDA  
CIVIL ACTION  
**CASE NO: 2024 10975 CICI**  
**CMG MORTGAGE, INC., Plaintiff, vs. RACHEL DANIELLE GULBIN, et al, Defendant(s).**  
NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated August 11, 2025, and entered in Case No. 2024 10975 CICI of the Circuit Court of the Seventh Judicial Circuit in and for Volusia County, Florida in which CMG Mortgage, Inc., is the Plaintiff and Rachel Danielle Gulbin, Gregory Victor Malchesky a/k/a Greg Harrington, are defendants, the Volusia County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at electronically/online at http://www.volusia.realforeclose.com, Volusia County, Florida at 11:00AM EST on the September 26, 2025 the following described property as set forth in said Final Judgment of Foreclosure:  
LOT 29, BLOCK 1, SECTION "C" RIO VISTA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 10, PAGE 69, AS SHOWN ON PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.  
A/K/A 1536 ESPANOLA AVE HOLLY 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 DISABILITIES: 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, 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 INFORMATION 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 25-004171

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# PUBLIC NOTICES

THURSDAY, SEPTEMBER 11, 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 TO CREDITORS**  
IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA

Case No. 18-2025-CP-000427  
Division: Probate  
IN RE: ESTATE OF MARCELLA HOWARD, Deceased.

The administration of the estate of Marcel-la Howard, deceased, whose date of death was April 26, 2025, is pending in the Cir-cuit Court for Flagler County, Florida, Pro-bate 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 representa-tive's attorney are set forth below.

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

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES §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 11, 2025.

**Michael Howard,**  
**Personal Representative**  
2510 Beechwood Drive  
Jesup, GA 31545

Casey C. Harrison, Esquire  
HARRISON ESTATE LAW, P.A.  
Florida Bar Number: 86488  
Email: casey@harrisonestatelaw.com  
Attorney for Michael Howard  
7015 SW 24th Ave  
Gainesville, FL 32607-3704  
Tel: (352) 559-9828  
Fax: (352) 559-0880  
Secondary Email:  
eservice@harrisonestatelaw.com  
September 11, 18, 2025 25-00216G



**SAVE TIME**

Email your Legal Notice  
legal@observerlocalnews.com

FIRST INSERTION

**NOTICE OF SALE**  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT  
IN AND FOR FLAGLER COUNTY,  
FLORIDA

CASE NO.: 2025 CA 000149  
CITIZENS BANK, N.A.,  
Plaintiff, vs.  
PAUL LAWRENCE MARCINKOSKI;  
KATHY LYN TRIPLETT; KEITH TRIPLETT, Defendant(s).

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated August 6, 2025, and entered in Case No. 2025 CA 000149 of the Circuit Court of the 7TH Judicial Circuit in and for Flagler County, Florida, wherein Citizens Bank, N.A., is Plaintiff and Paul Lawrence Marcinkoski; Kathy Lyn Triplett; Keith Triplett, are Defendants, the Office of the Clerk, Flagler County Clerk of the Court will sell via online auction at https://flagler.realforeclose.com at 11:00 a.m. on the 7th day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 19, BLOCK 30, SUBDIVISION MAP PINE GROVE - SECTION-28 PALM COAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGES 51 THROUGH 66, IN-CLUSIVE, OF THE PUBLIC RE-CORDS OF FLAGLER COUNTY, FLORIDA.

Property Address: 16 Powder Lane, Palm Coast, Florida 32164 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Admin-istration, 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 receiv-ing this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated: 9/8/25  
McCabe, Weisberg & Conway, LLC  
By: /s/ Craig Stein  
Craig Stein Esq.  
Fl Bar No. 0120464  
McCabe, Weisberg & Conway, LLC  
3222 Commerce Place, Suite A  
West Palm Beach, Florida, 33407  
Telephone: (561) 713-1400  
Email: FLpleadings@mwc-law.com  
File No: 25-400067  
September 11, 18, 2025 25-00218G

FIRST INSERTION

**Notice Under Fictitious Name Law**  
According to Florida Statute  
Number 865.09  
NOTICE IS HEREBY GIVEN that the un-der-signed, desiring to engage in business under the Fictitious Name of Wanda's Cozy Companions, located at 995 Stone Lake Drive, in the City of Ormond Beach, Fla-ger County, FL 32174 intends to register the said name with the Division of Corpora-tions of the Department of State, Tallahas-see, Florida.

Dated this 2nd day of September, 2025  
Wanda Cuttillo  
Sep. 11 25-00330F

FIRST INSERTION

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

File No. 2025 CP 000480 AX  
Division Probate  
IN RE: ESTATE OF  
GEORGE WASHINGTON LESTER, II  
Deceased.

The administration of the estate of George Washington Lester, II, deceased, whose date of death was January 31, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the ad-dress of which is 1769 E. Moody Blvd., Building #1, Bunnell, Florida 32110. The names and addresses of the personal repre-sentative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is September 11, 2025.

**Personal Representative:**  
**Katherine L. Smith**  
3400 S. Tamiami Trail, Suite 101  
Sarasota, Florida 34239

Attorney for Personal Representative:  
Kate Smith, Attorney  
Florida Bar Number: 0196010  
3400 S. Tamiami Trail, Suite 101  
Sarasota, FL 34239  
Telephone: (941) 952-0550  
Fax: (941) 952-0551  
E-Mail: Kate@KateSmithLawFL.com  
Secondary E-Mail:  
Tammy@KateSmithLawFL.com  
September 11, 18, 2025 25-00219G

FIRST INSERTION

**LEGAL NOTICE**  
Suzanne Korum, APRN, will be LEAV-ING Conviva Palm Coast on September 12, 2025. Current patients will automatically be transferred to another provider at the center. If you are a patient and you choose not to continue care at Conviva Palm Coast, you can obtain your medical records by calling 386-586-7005.  
Sep. 11/18/25, Oct. 2 25-00336F

FIRST INSERTION

**PUBLIC NOTICE**  
The City of Flagler Beach proposes to adopt the following ordinances entitled:  
**ORDINANCE NO. 2025-13**  
**AN ORDINANCE OF THE CITY OF FLAGLER BEACH, FLORIDA, AMENDING THE CODE OF ORDINANCES RELATED TO THE SAFE INTERACTION OF PEOPLE FISHING, PEOPLE SWIMMING, AND PEOPLE WALKING ON THE BEACH; PROVIDING FOR DESIGNATION OF AREAS OF THE BEACH WITHIN WHICH SURFCASTING OR OTHER FORMS OF FISHING FROM THE SHORELINE ARE PROHIBITED; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.**

**ORDINANCE NO. 2025-14**  
**AN ORDINANCE OF THE CITY OF FLAGLER BEACH, FLORIDA, AMENDING CHAPTER 6, BEACHES AND RECREATION, SECTION 6-41, "USE CHARGES," CHAPTER 5, ANIMALS, DELETING SECTION 5-6 "REQUIREMENTS FOR REGISTERING/LICENSING OF ANIMALS", AMENDING SECTION 5-19, "FEES", AMENDING CHAPTER 3, ALCOHOLIC BEVERAGES, SECTION 3-19 "PERMIT FOR NONPROFIT ORGA-NIZATION; APPLICATION; APPROVAL," AMENDING CHAPTER 16, SALES, ARTICLE II, CANVASSERS AND SOLICITORS, SECTION 16-18, "APPLICATION; FEE," SECTION 16-19, "INVESTIGATION OF ISSU-ANCE," DELETING SECTION 16-20, "SURETY BOND," AMENDING SECTION 16-24, "INAPPLICABILITY OF SECTIONS 16-18 THROUGH 16-20 TO DESIGNATED PERSONS," AMENDING CHAPTER 19 TRAF-FIC AND MOTOR VEHICLES, SECTION 19-55 "ENFORCEMENT" AND AMENDING CHAPTER 22, WATERCRAFT AND WATERWAYS; ARTI-CLE II, BULKHEADS; DIVISION 3, INTRACOASTAL WATERWAY, SECTION 22-52 "BUILDING PERMIT, FEE," OF THE CODE OF ORDI-NANCES; AMENDING SECTIONS OF THE CODE THAT ARE NO LONG-ER APPLICABLE; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE**

**ORDINANCE 2025-15**  
**AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF FLAGLER BEACH, FLORIDA, AMENDING THE CITY CHARTER SEC-TIONS 7.05(b) RUN-OFF AND 7.02 (a) QUALIFYING; MODIFYING THE RUN-OFF ELECTION DATE AND QUALIFICATION PERIOD FOR THE 2026 GENERAL MUNICIPAL ELECTION AND IN EACH SUBSEQUENT YEAR EXCEPT FOR THOSE YEARS THAT ARE MULTIPLE OF FOUR (4), TO A PERIOD THAT IS IN HARMONY WITH THE STATUTORY VOTE-BY-MAIL REQUIREMENTS IMPOSED ON THE SUPERVISOR OF ELECTIONS; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; PROVIDING FOR CODIFICATION; AND PROVIDING FOR AN EFFECTIVE DATE.**

Public Hearings will be conducted to consider the amendments as follows:  
City Commission: Thursday, September 25, 2025 @ 5:30 p.m. or soon there-after

The public hearings may be continued to a future date or dates. The times and dates of any continuance of a public hearing shall be announced during the public hearing without any further published notice. The request will be heard at 6:00 PM, or as soon thereafter as possible, in the City Commission Chambers located at 105 South Second Street, Flagler Beach, Florida. If a person decides to appeal any decision made with respect to any matter considered at the above-mentioned hearings, he/she will need a record of the proceedings. For such purposes, it may be necessary to ensure that a verbatim record of the proceed-ings is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the *Americans with Disabilities Act*, persons needing assistance to participate in any of these proceedings should contact the City Clerk's Office at 386-517-2000 Ext. 233 at least 48 hours prior to the meeting.  
Sep. 11 25-00338F

FIRST INSERTION

**INVITATION TO BID**  
Allstate Construction, Inc. (CGC1518758), the Construction Manager, will receive sealed bid proposals from pre-qualified subcontractors for DMS Florida State Guard Flagler Joint Training Facility project, Bunnell, Florida, for the following work:

- 03A – Concrete
- 06A – Cabinets
- 08A – Doors, Frames and Hardware
- 08B – Glass
- 09A – Gypsum Board Assemblies
- 09B – Acoustical Ceilings
- 09C – Concrete Polishing
- 09D – Resilient and Tile Flooring
- 09E – Painting
- 10A – Building Accessories
- 10B – Signs
- 10C – Operable Partition
- 10D – Aluminum Canopies
- 12A – Window Shades
- 13A – Pre-Engineered Metal Buildings
- 13B – Range Baffles
- 22A – Plumbing
- 23A – HVAC
- 26A – Electrical

- 27A – Communications Cabling System
- 28A – Access Control and Video Surveil-lance Systems
- 28B – Fire Alarm System
- 31A – Site
- 32A – Fencing
- 32B – Landscaping

Subcontractor Bid proposals will be re-ceived until 2:00pm Eastern Time on Oc-tober 14, 2025, at Allstate Construction, Inc., 5718 Tower Road, Tallahassee, FL 32303.

Pre-Bid Site Visit will be held on Septem-ber 18, 2025, 10:00am Eastern Time at the project site, located at Justice Lane, Bun-nell, FL 32110 (29°27'28"N 81°15'38"W).

Bid Proposal documents are available from Allstate Construction, Inc.  
Email: jwright@allstateconstruction.com  
Phone: 850-514-1004

Allstate Construction, Inc. reserves the right to waive any irregularities and/or re-ject any and all Bid Proposals.  
September 11, 18, 2025  
25-00217G

FIRST INSERTION

**GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT**  
**NOTICE OF BOARD OF SUPERVISORS REGULAR MEETING**

Notice is hereby given that a regular meeting of the Board of Supervisors of the Grand Haven Community Development District (the "District") will be held on Thursday, September 18, 2025, at 9:00 a.m. at the Grand Haven Village Center, Grand Haven Room, 2001 Waterside Parkway, Palm Coast, Florida 32137. The purpose of the meeting is to discuss any topics pre-sented to the board for consideration.

Copies of the agenda may be obtained from the District Manager, Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746, Telephone (321) 263-0132, Ext. 193.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The meeting may be continued in progress without addi-tional notice to a date, time, and place to be specified on the record at the meeting. There may be occasions when Staff and/or Supervisors may participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in the meeting is asked to advise the District Manager's office at least forty-eight (48) hours before the meeting by contacting the District Manager at (321) 263-0132, Ext. 193. If you are hearing or speech impaired, please contact the Florida Relay Service at 711, for assistance in contacting the District Manager's office.

A person who decides to appeal any deci-sion made at the meeting, with respect to any matter considered at the meeting, is advised that a record of the proceedings is needed 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 ap-pel is to be based.

**Grand Haven Community Development District**  
David McInnes, District Manager  
(321) 263-0132, Ext. 193  
Sep. 11 25-00337F

FIRST INSERTION

**Notice Under Fictitious Name Law**  
According to Florida Statute  
Number 865.09  
NOTICE IS HEREBY GIVEN that the un-der-signed, desiring to engage in business under the Fictitious Name of Coastal Clear Window Cleaning, located at 800 Belle Terre Parkway, Suite 200-356, in the City of Palm Coast, Flagler County, FL 32164 in-tends to register the said name with the Di-vision of Corporations of the Department of State, Tallahassee, Florida.

Dated this 2nd day of September, 2025  
Kingfisher Window LLC  
Sep. 11 25-00331F

FIRST INSERTION

**NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES**  
NOTICE IS HEREBY GIVEN that PAULA GOMES-MALHEIROS / JOSE C MALHEIROS will engage in business under the fictitious name SPORTING GREEN LANDSCAPING, with a phys-ical address 8 Farson Lane Palm Coast, FL 32137, with a mailing address 8 Farson Lane Palm Coast, FL 32137, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.  
Sep. 11 25-00332F



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SUBSEQUENT INSERTIONS

SECOND 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, said point also being the Northwest corner of Tract 5, Block A, Map of Bunnell Development Company's Land, per Plat Book 1, Page 1, Public Records of Flagler County, Florida, said point being a found 4" X 4" concrete monument, D.D. Moody per Florida Department of Environmental Protection Certified Corner Record # 94045; thence North 89 degrees 31 minutes 08 seconds East along the Northerly line of said Tract 5, Block A and the Northeast one-quarter (1/4) of said Section 21, a distance of 381.95 feet to a Point of Intersection with the Southeasterly line of County Road 200 (a 50' wide ingress, egress & utilities right-of-way easement) and Easterly of Favoretta Road (a 100' ingress, egress & utilities right-of-way easement). This parcel includes all the un-named alleys and roads lying within the following description. All being in the City of Bunnell, Flagler County, Florida.

Being more particularly described as follows:

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

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

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

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

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

Sep. 4/11 25-00320F

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA  
CASE NO.: CASE NO.: 2025-CA-000253

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-2, Plaintiff, vs. AI INVESTMENT PARTNERS LLC, a Florida limited liability company; CHRISTOPHER BERGERON; and ALL UNKNOWN TENANTS IN POSSESSION, Defendants.

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

Lot 8, Block 45, of Palm Coast, Map of Florida Park, Section 7, according to the Plat thereof, recorded in Plat Book 6, Page 18-27; as amended by instrument recorded in Official Records Book 35, Page 528, of the Public Records of Flagler County, Florida. Parcel ID No. 07-11-31-7007-00450-0080 Street Address: 93 Freepoint 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, comuníquese con Daniel Nicholas, Oficial de la Ley de Estadounidenses 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 ankikape ki bezwen nempòt 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, Ofisyè Lwa Ameriken sou Andikap, Tribinal Konte Flagler, 1769 E. Moody Blvd., Building 2, Bunnell, FL 32110; nimewo telefòn (386) 313-4033 omwen 7 jou anvan ou parèt nan tribinal la, oubyen tousvit apre ou fin resevwa notifikasyon sa si tan anvan ou parèt nan tribinal la mwens pa 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 /s/ Carlos J. Reyes CARLOS J. REYES, ESQ. Florida Bar No. 755079 Carlos.Reyes@gray-robinson.com Pat.Maddox@gray-robinson.com

September 4, 11, 2025 25-00211G

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION  
File No. 2025-CP-000447  
Division 48  
IN RE: ESTATE OF KEVIN P. AGUIAR Deceased.

The administration of the estate of Kevin P. Aguiar, deceased, whose date of death was April 7, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E. Moody Blvd., Bunnell, FL 32110. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is 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: 9388998 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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT IN AND FOR FLAGLER COUNTY, FLORIDA

CASE NO.: 2023 CA 000724 HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET- BACKED CERTIFICATES, SERIES 2005-FM1, Plaintiff, VS.

GEORGE N. B. BROWN AS TRUSTEE OF THE REVOCABLE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; SERVICE EXPERTS, LLC; UNKNOWN TENANT #1 N/K/A DWAYNE MURRAY; UNKNOWN TENANT #2 N/K/A NATASHA DORRELL F/K/A NATASHA MURRAY; GEORGE N.B. BROWN; ANDREA WILLIAMS F/K/A ANDREA MURRAY; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on July 18, 2025 in Civil Case No. 2023 CA 000724, of the Circuit Court of the SEVENTH Judicial Circuit in and for Flagler County, Florida, wherein, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET- BACKED CERTIFICATES, SERIES 2005-FM1 is the Plaintiff, and GEORGE N. B. BROWN AS TRUSTEE OF THE REVOCABLE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; SERVICE EXPERTS, LLC; UNKNOWN TENANT #1 N/K/A DWAYNE MURRAY; UNKNOWN TENANT #2 N/K/A NATASHA DORRELL F/K/A NATASHA MURRAY; GEORGE N.B. BROWN; ANDREA WILLIAMS F/K/A ANDREA MURRAY; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE

SECOND INSERTION

REQUEST FOR PROPOSAL (RFP) (INTERIM CFO SERVICES)

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

SECOND 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 CLAUDIA L. GARNER a/k/a CLAUDIA DEMAO GARNER, deceased, whose date of death was November 16, 2024, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E. Moody Blvd, Bunnell, FL 32110. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice 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: Legacy Law Associates, P.L. DocuSigned by: /s/ Will Garner WILL GARNER, ESQ. Attorney for Personal Representative Florida Bar Number: 838861 7901 4th Street N, Ste. 12029 Saint Petersburg, Florida 33702-4300 Telephone: (561) 781-0952 Fax: (561) 537-7138 E-Mail: will@wgarnierlaw.com September 4, 11, 2025 25-00212G

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 000219 Fifth Third Bank, National Association, Plaintiff, vs. Rich Smith a/k/a Richard Smith a/k/a Richard J. Smith a/k/a Richard James Smith, Jr., et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025 CA 000219 of the Circuit Court of the SEVENTH Judicial Circuit, in and for Flagler County, Florida, wherein Fifth Third Bank, National Association is the Plaintiff and Rich Smith a/k/a Richard Smith a/k/a Richard J. Smith a/k/a Richard James Smith, Jr.; Lisa P. Smith; Hancock Whitney Bank f/k/a Whitney Bank f/k/a Hancock Bank as successor in interest to Peoples First Community Bank are the Defendants, that Tom Bexley, Flagler County Clerk of Court will sell to the highest and best bidder for cash at, www.flagler.realforeclose.com, beginning at 11:00 AM on the 31st day of October, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 12, MAP OF LAMBERT AVENUE, UNIT II, AS PALM COAST, A SUBDIVISION ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 22, PAGE 56, OF THE PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA. TAX ID: 07-11-31-7096-00000-0120

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

If you are a person with a disability who needs an accommodation in order to access court facilities or participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration , 125 E. Orange Ave., Ste. 300, Daytona Beach, FL 32114; (386) 257-6096 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired call 711. Dated this 29th day of August, 2025. BROCK & SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 File # 25-F00375 September 4, 11, 2025 25-00215G

SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION  
File No. 2025 CP 455  
Division 48  
IN RE: ESTATE OF JOHN J. DIGIOIA Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of John J. DiGioia, deceased, File Number 2025 CP 455, by the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 East Moody Blvd., Bunnell, FL 32110; that the decedent's date of death was June 3, 2024; that the total value of the estate is \$50,000 and that the names and addresses of those to whom it has been assigned by such order are:

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

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is September 4, 2025.

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

SECOND INSERTION

PUBLIC NOTICE

2014 Infiniti with VIN: JN1BV7AP6E-M670654 and \$284.00 USD was seized for forfeiture by the Flagler County Sheriff's Office on August 13, 2025.

The items were seized at or near Bulldog Drive, Palm Coast FL. The Flagler County Sheriff is holding the property for purposes of a current forfeiture action 2025 CA 000520 in the 7th Circuit Court. Sep. 4/11 25-00324F

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR FLAGLER COUNTY, FLORIDA PROBATE DIVISION  
File No. 2025 CP 000415  
Division 48  
IN RE: ESTATE OF Gary S. Cartwright Deceased.

The administration of the estate of Gary S. Cartwright, deceased, whose date of death was January 6th, 2025, is pending in the Circuit Court for Flagler County, Florida, Probate Division, the address of which is 1769 E Moody Blvd, Bldg 1, Bunnell, FL 32110. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

Kara E. Cartwright P.O. Address: 450 Massachusetts Ave NW, Apt. 921, Washington, DC Personal Representative Attorneys for Personal Representative Email Addresses: Tom@SessaDorsey.com Florida Bar No. 1036046 Sessa & Dorsey LLC 11350 McCormick Road EP 3, Suite 601 Hunt Valley, MD 21031 Telephone: (443) 589-5600 September 4, 11, 2025 25-00214G

SECOND INSERTION

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

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

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

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

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

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

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

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

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

SECOND INSERTION

PUBLIC NOTICE OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801 - 83.809). The undersigned will sell by competitive bidding at storage/Treasures.com on Thursday the 18th day of September, 2025 at 10:00 AM. Said property is iStorage, 2303 N State St, Bunnell, FL 32110

A131 Tent, Tools, Air mattress, Toys, Bed frame, Rocking chair, Kids cradle, Doll, Christmas stuff. 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. Sep. 4/11 25-00327F

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# FHBA: Verify contractors are licensed

Following arrests of unlicensed contractors, the Flagler Home Builders Association asks residents to be cautious.

**SIERRA WILLIAMS**  
STAFF WRITER

Flagler Home Builders Association Executive Director Annamaria Long said she sees multiple people pretending to be licensed contractors advertising their services every day on social media.

Unfortunately, scam artists offering discounted services for construction work is common, she said, and Palm Coast’s older and income-restricted populations are the prime targeted demographics.

“It’s especially common with the elderly and with people who are on a very tight budget or financially strained,” she said. “Those are the two people that are the easiest to take advantage of in these situations.”

On Sept. 4, as part of an undercover operation, the Flagler County Sheriff’s Office arrested four individuals who were pretending to be licensed contractors in Palm Coast. There were 15 other individuals and 45 unlicensed businesses the FCSO were investigating who were not arrested that were identified from multiple complaints filed with the Florida Department of Business and Professional Regulation, the Flagler County Contractor Licensing Division and the Palm Coast Building Department.

The Flagler Home Builders Association is grateful for the FCSO’s and DBPR’s work on the undercover operation, Long said. The public needs to understand the importance of ensuring their contractor has a license and insurance.

“I hope to see that there are more consumers aware of this being a crime and why it is a crime,” she said.

The four individuals who

were arrested – Patrick Branigan, 34, of DeLand, Thomas Rush, 30, of Palm Coast; Jacob Gayle, 31, of Jacksonville and Aristides Chavez Martinez, 68, of Palm Coast – are facing various charges of operating without a license or as an unregistered contractor. Branigan and Rush were released on \$1,000 bond and Gayle on a \$500 bond, while Chavez was turned over the U.S. Immigration and Customs Enforcement when the FCSO determined he was in the country illegally.

Each of the four men’s charges are first-degree misdemeanors, with potential penalties ranging from fines, probation or jail time. Long said that is not enough.

“Slaps on the wrist over and over again don’t cut it,” Long said. “That just allows people to continue doing crimes. And I think that we see that throughout all levels of crime.”

Long said she knows some people who may be more concerned with the cost may not care about their contractor’s licenses and insurances. But, she said, working with an unlicensed and uninsured individual will have

“There’s a number of repercussions that can and will happen,” she said.

First and foremost, she said, a homeowner will be liable if an uninsured person working

on their home is injured.

Worse would be if something were to happen to the home, the home insurance won’t cover damages if the individual performing the work is unlicensed or uninsured, Long said.

Long used an example a unlicensed electrician performing work on the electrical box. If a fire occurs in the home, she said, and it is in any way linked back to that work, the insurance won’t cover the damages.

“You can lose your entire life savings,” she said.

Long said she has also heard people say that they could be scammed just as easily by a licensed contractor. That’s true, she said: having a license “doesn’t make you an angel.” But licenses and insurances are investments contractors make into their businesses. It’s not just financial investments, either, because contractors are required to continue their education to stay up to date in the industry.

It may cost a little more, she said, but it is a layer of safety and protection for the consumer, too.

“You have a much higher likelihood of doing or of having your job done correctly the first time,” she said. “And if something does go wrong, then you have opportunity for getting that rectified.”

## HOW TO CHECK A CONTRACTOR'S LICENSE AND INSURANCE:

Checking to see if a contractor is licensed and insured is simple. Long said individuals should always ask to see their contractors license and proof of insurance.

While some trades are not licensed through the state, she said, all forms of building, plumbing, HVAC, electrical and roofing are, she said. The Department

of Business and Professional Regulation requires contractors to display their license numbers on their websites and their advertisements.

“It’s very, very easy to check,” she said.

Residents can verify contracting licenses through the following website through myfloridalicense.com. Flagler County’s website flaglercounty.gov/Growth-Building/Contractor-Licensing, has more information on contracting licensing requirements.

# NEWS BRIEFS

## Blood pressure kits, monitors available at Volusia libraries

Volusia County Library users can now borrow kits to monitor their blood pressure at

home in the same way they can check out a book.

Volusia County Public Library is home to the American Heart Association’s first “Libraries with Heart Initiative” program in Volusia County. A Volusia County Public Library card is required for checkout at all 14 branch locations.

“We’re excited to offer this free service to our patrons,” said Barry Kukes, marketing

specialist with Volusia County Public Library. “Our goal is to provide community members with resources to enhance their health knowledge and encourage positive life changes.”

Each kit includes a blood pressure monitor and related resources to help guide users. The Libraries with Heart Initiative program will begin in September 2025.

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## NOTICE OF PROPOSED TAX INCREASE

The East Flagler Mosquito Control District has tentatively adopted a measure to increase its property tax levy.

- Last year’s property tax levy:**
- A. Initially proposed tax levy . . . . . \$5,191,682**
  - B. Less tax reductions due to Value Adjustment Board and other assessment changes . . . . . (\$33,457)**
  - C. Actual property tax levy . . . . . \$5,225,139**

**This year’s proposed tax levy . . . . . \$6,148,897**

All concerned citizens are invited to attend a public hearing on the tax increase to be held on:

**SEPTEMBER 15, 2025  
5:01 PM  
at  
DISTRICT OFFICE,  
210 FIN WAY,  
PALM COAST, FL**

**A FINAL DECISION on the proposed tax increase and the budget will be made at this hearing.**

Dine, shop,  
and unwind  
in your own backyard

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BUDGET SUMMARY				
EAST FLAGLER MOSQUITO CONTROL DISTRICT - OCTOBER 1, 2025 - SEPTEMBER 30, 2026				
THE PROPOSED OPERATING BUDGET EXPENDITURES OF EAST FLAGLER MOSQUITO CONTROL DISTRICT ARE 32.1% MORE THAN LAST YEARS TOTAL OPERATING EXPENDITURES.				
General Fund	0.3500			
ESTIMATED REVENUES		General Fund	Capital Fund	TOTAL ALL FUNDS
TAXES:	Millage per \$1,000			
Ad Valorem Taxes	0.3500	5,841,452.00		5,841,452.00
INTEREST		87,500.00	100,000.00	187,500.00
EQUIPMENT AND/OR OTHER SALES		18,000.00		18,000.00
MISC / REFUNDS		4,500.00		4,500.00
TOTAL SOURCES		\$ 5,951,452	\$ 100,000	\$ 6,051,452
Transfer to Aircraft Fund			500,000.00	500,000
Transfer from General Fund		(500,000)		(500,000)
FUND BALANCE / RESERVES/NET ASSETS		1,459,665.00	3,500,000.00	4,959,665
TOTAL REVENUES, TRANSFERS & BALANCES		\$ 6,911,117	\$ 4,100,000	\$ 11,011,117
EXPENDITURES				
Personal Service		1,347,008.00		1,347,008.00
Personal Service Benefits		635,923.00		635,923.00
Operating Expenses		348,342.00		348,342.00
Travel/Leases/Utilities/Insurance		299,045.00		299,045.00
Repairs/Maintenance		123,800.00		123,800.00
Printing/Advertising/Freight		29,300.00		29,300.00
Training/Dues		48,643.00		48,643.00
Supplies/Materials		187,137.00		187,137.00
Fuel/Oil		45,400.00		45,400.00
Chemicals		990,794.00		990,794.00
Capital Outlay		403,505.00		403,505.00
Debt Service		782,140.00		782,140.00
Contingency		500,000.00		500,000.00
TOTAL EXPENDITURES		\$ 5,741,037	\$ -	\$ 5,741,037
RESERVES		1,170,080.00	4,100,000.00	5,270,080.00
TOTAL APPROPRIATED EXPENDITURES				
TRANSFERS, RESERVES & BALANCES		\$ 6,911,117	\$ 4,100,000	\$ 11,011,117
The Tentative, Adopted, and/or Final Budgets are on file in the office of the above referenced taxing authority as public record.				