



City of Mount Dora
510 North Baker Street
Mount Dora, Florida 32757
352-735-7126

Mount Dora City Council
Mount Dora City Hall Board Room
510 North Baker Street, Mount Dora, Florida 32757
September 11, 2025, 6:00 PM

AGENDA

CALL TO ORDER

MOMENT OF SILENCE & PLEDGE OF ALLEGIANCE

ROLL CALL

PUBLIC COMMENT

PUBLIC HEARINGS - RESOLUTIONS/ORDINANCES

1. Request Adoption of **Resolution No. 2025-17**, Final Fire Assessment Rate

ADJOURNMENT

PURSUANT TO SECTION 286.0105, FLORIDA STATUTES, IF ANY PERSON DECIDES TO APPEAL ANY DECISION MADE AT THIS MEETING WITH RESPECT TO ANY MATTER CONSIDERED AT ANY MEETING OR HEARING, SUCH PERSON MAY NEED A RECORD OF THESE PROCEEDINGS FOR SUCH PURPOSE, A PERSON 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. VERBATIM RECORD WILL NOT BE PROVIDED BY THE CITY OF MOUNT DORA.

NOTICE: IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT OF 1990, PERSONS NEEDING A SPECIAL ACCOMMODATION TO PARTICIPATE IN THIS PROCEEDING SHOULD CONTACT THE CITY CLERK AT LEAST 48 HOURS PRIOR TO THE PROCEEDINGS. TELEPHONE (352) 735-7126 FOR ASSISTANCE. IF HEARING IMPAIRED, TELEPHONE THE FLORIDA RELAY SERVICE NUMBERS, (800) 955-8771 (TDD) OR (800) 955-8770 (VOICE) FOR ASSISTANCE.



510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: September 11, 2025

TO: Honorable Mayor and City Council Members

FROM: Vince Sandersfeld, City Manager

SUBJECT: Request Adoption of **Resolution No. 2025-17**, Final Fire Assessment Rate

Introduction:

This is a request for City Council to adopt Resolution No. 2025-17 Fire Services Special Assessment for Fiscal Year 2025-26.

Discussion:

City of Mount Dora Ordinance No. 2015-08 authorizes the imposition of a Fire Services Assessment for fire protection services, facilities and programs against Assessed Property within the City. Each year, it is necessary for the City Council to pass an Initial Assessment Resolution establishing the maximum assessment rate, which was done on June 17, 2025, with the adoption of Resolution No. 2025-15. The attached Resolution 2025-17 is the final Assessment Resolution for fiscal year 2025-26.

The Fire Services Assessment Rate per residential dwelling unit is \$239. This represents 66.76% of the maximum allowed by the Ordinance. Commercial rates are based on the square footage of the facility. This resolution, if approved by the City Council, will set the rate for residential and the rate for commercial properties for the coming year. Fire Services may include operating functions, salaries of the firefighters and officers, capital programs and projects.

Budget Impact:

The Fire Assessment Fee will allow the City to address the public safety needs of the City while creating a more diversified method of funding fire protection services, specifically debt service of the Fire Station, purchase of capital equipment, and also operations in support of the Fire Services.

Strategic Impact:

The adoption of the Fire Assessment Resolution directly advances the City's adopted Strategic Plan FY2025–2030, specifically:

Strategic Initiative 4: Provide High-Quality Services

Goal 11: Ensure an exceptional level of Public Safety services

Objective 11.1 Provide an environment within the Fire Departments that encourages long careers, retention, and advancement through proper training and development.

Objective 11.3 Promote the safety of the community by ensuring annual fire inspections....in accordance with Florida Building Codes.

Objective 11.4 Review and evaluate fire protection capabilities to pursue enhanced Insurance Services Office (ISO) fire rating (Public Protection Classification).

Strategic Initiative 3: Strengthen and Expand Mount Dora’s Infrastructure

Goal 7: Develop new infrastructure to support sustainable growth management

Objective 7.2 Focus on strategies and infrastructure to improve public health, safety, and welfare within the City.

Goal 9: Maintain City buildings and facilities

Objective 9.2 Renovate Fire Station 34 using remaining bond funds.

Strategic Initiative 5: Invest in Fiscal and Human Resources

Goal 14: Retain and attract highly-qualified talent and provide succession planning

Objective 14.1 Develop and implement a robust recruitment strategy to attract diverse, highly qualified talent to the City workforce.

Objective 14.3 Create a comprehensive training and professional development program to build skills and foster career advancement within the City workforce.

Recommendation:

City Council to adopt Resolution No. 2025-17.

Attachment(s):

1. FY25-26 Resolution 2025-17 Annual Fire Assessment

Prepared by: Vince Sandersfeld, City Manager

Reviewed by:

Matthew Dodson, Budget Officer

Steven Weber, Finance Director

City Attorney, City Attorney

Jeanann Hand, City Clerk

Vince Sandersfeld, City Manager

Approved - 8/28/2025

Approved - 8/28/2025

Approved - 9/3/2025

Approved - 9/3/2025

Final Approval - 9/3/2025

RESOLUTION NO. 2025-17
Annual Fire Assessment Resolution
(FY 2025-26)

A RESOLUTION OF THE CITY OF MOUNT DORA, FLORIDA, RELATING TO THE PROVISION OF FIRE PROTECTION SERVICES, FACILITIES AND PROGRAMS IN THE CITY OF MOUNT DORA FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2025; PROVIDING FOR LEGISLATIVE FINDINGS AND INTENT; PROVIDING FOR AUTHORITY; PROVIDING FOR PURPOSE AND DEFINITIONS; PROVIDING FOR REIMPOSITION OF FIRE SERVICES ASSESSMENTS; PROVIDING FOR CONFIRMATION OF PRELIMINARY ASSESSMENT RESOLUTION; PROVIDING FOR EFFECT OF ADOPTION OF THIS RESOLUTION; PROVIDING A SAVINGS CLAUSE; PROVIDING FOR CONFLICTS; PROVIDING SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Mount Dora, Florida enacted Ordinance No. 2015-08, which was codified into Chapter 78, Part VI and VII of the City of Mount Dora Code of Ordinances (hereafter referred to as the “City Code” or “Ordinance”), which authorizes the annual imposition of Fire Services Assessments for fire protection services, facilities and programs against Assessed Property within the City; and

WHEREAS, the re-imposition of a Fire Services Assessment for fire protection services, facilities and programs each fiscal year is an equitable and efficient method of allocating and apportioning fire services assessed costs among parcels of assessed property; and

WHEREAS, the City desires to implement a Fire Services Assessment program in the City using the procedures provided by the Ordinance for the Fiscal Year beginning October 1, 2025; and

WHEREAS, on June 17, 2025, the City adopted Resolution No. 2025-15 (the “Preliminary Assessment Resolution”); and

WHEREAS, the Preliminary Assessment Resolution contains and references a brief and general description of the fire services to be provided to assessed property; describes the method of apportioning the fire services assessed costs to compute the Fire Services Assessment for fire protection services, facilities and programs against assessed property; estimates rates of assessment; and directs the updating and preparation of the assessment roll and provision of the notices required by the Ordinance; and

WHEREAS, in order to impose Fire Assessments for the Fiscal Year beginning October 1, 2025, the Ordinance requires the City to adopt an Annual Assessment Resolution which establishes the rates of assessment and approves the assessment roll for the upcoming Fiscal Year,

with such amendments as the City deems appropriate, after hearing comments and objections of all interested parties; and

WHEREAS, the assessment roll has heretofore been made available for inspection by the public, as required by the Ordinance; and

WHEREAS, notice of the public hearing has been published and mailed, as required by the terms of the Ordinance, which provides notice to all interested persons of the opportunity to be heard; and

WHEREAS, an affidavit regarding the notice mailed to each property owner is attached hereto as **Exhibit “A”** and the proof of the publication of said notice is attached hereto as **Exhibit “B”**; and

WHEREAS, a public hearing was held on September 11, 2025, and comments and objections of all interested persons have been heard and considered, as required by the Ordinance.

NOW THEREFORE BE IT RESOLVED BY THE CITY OF MOUNT DORA, FLORIDA:

SECTION 1. Legislative Findings and Intent. The City of Mount Dora has complied with all requirements and procedures of Florida law in processing this Resolution. The above findings are hereby adopted.

SECTION 2. Authority. This Resolution is adopted pursuant to the provisions of the City Code of Ordinances, the Preliminary Assessment Resolution 2025-15, Article VIII, Section 2, Florida Constitution, sections 166.021 and 166.041, Florida Statutes, and other applicable provisions of Florida law.

SECTION 3. Purpose and Definitions.

A. This Resolution constitutes the Annual Assessment Resolution as defined in the Ordinance which directs the re-imposition of Fire Protection Assessments for the Fiscal Year beginning October 1, 2025

B. All capitalized words and terms not otherwise defined herein shall have the meanings set forth in the Ordinance and the Preliminary Assessment Resolution. Unless the context indicates otherwise, words imparting the singular number include the plural number, and vice versa.

SECTION 4. Re-Imposition of Fire Services Assessments.

A. The parcels of Assessed Property described in the Assessment Roll, which is hereby approved, are hereby found to be specially benefited by the provision of the fire protection services, facilities and programs described or referenced in the Preliminary Assessment Resolution in the amount of the Fire Services Assessment set forth in the Assessment Roll, a copy of which was present or available for inspection at the above referenced public hearing and is incorporated herein by reference. It is hereby ascertained, determined and declared that each parcel of Assessed Property within the City will be specially benefited by the City’s provision of fire protection

services, facilities and programs in an amount not less than the Fire Services Assessment for such parcel, computed in the manner set forth in the Preliminary Assessment Resolution. Adoption of this Annual Assessment Resolution constitutes a legislative determination that all parcels assessed derive a special benefit in a manner consistent with the legislative declarations, determinations and findings, as set forth in the Ordinance and the Preliminary Assessment Resolution, from the fire protection services, facilities and programs to be provided and a legislative determination that the Fire Services Assessments are fairly and reasonably apportioned among the properties that receive the special benefit as set forth in the Preliminary Assessment Resolution.

B. The method for computing Fire Services Assessments described and referenced in the Preliminary Assessment Resolution is hereby approved. The Parcel Apportionment methodology adopted in Section 8 of the Preliminary Assessment Resolution is hereby approved.

C. For the Fiscal Year beginning October 1, 2025, the Fire Services Assessed Costs to be assessed is \$2,493,174. The Fire Services Assessments to be assessed and apportioned among benefited parcels pursuant to the Cost Apportionment and Parcel Apportionment to generate the estimate Fire Services Assessed Cost for the Fiscal Year beginning October 1, 2025, are hereby established as follows:

Residential Property Use Category	Rate Per Dwelling Unit
Residential	\$239.00
Non-Residential Property Use Categories	Rate Per Square Foot
Commercial	\$0.17
Industrial/Warehouse	\$0.04
Institutional	\$0.46

D. The above rates of assessment are hereby approved. Fire Services Assessments for fire protection services, facilities and programs in the amounts set forth in the Assessment Roll, as herein approved, are hereby levied and imposed on all parcels of Assessed Property described in such Assessment Roll for the Fiscal Year beginning October 1, 2025.

E. Institutional Property whose use is wholly exempt from ad valorem taxation under Florida law provides facilities and uses to their ownership, occupants, and membership as well as the public in general that otherwise might be requested or required to be provided by the City, and such property uses serve a legitimate public purpose and provide a public benefit. Therefore, it is fair and reasonable not to impose Fire Services Assessments upon Buildings located upon such parcels of Institutional Property whose Building Use is wholly exempt from ad valorem taxation under Florida law. Accordingly, no Fire Services Assessments shall be imposed upon Institutional Buildings located upon a parcel of Institutional Property whose Building Use is wholly exempt from ad valorem taxation under Florida law.

F. Government Property provides facilities and uses to the community, local constituents and the public in general that serve a legitimate public purpose and provide a public benefit. Therefore, it is fair and reasonable not to impose Fire Services Assessments upon such parcels of Government Property. Government Property that is owned by federal government mortgage entities, such as the VA and HUD due to foreclosures, are not serving a governmental purpose or providing a public benefit but are instead being held by these federal government mortgage entities in a proprietary capacity. Accordingly, these properties shall not be considered Government Property for purposes of the Fire Services Assessments and shall not be afforded an exemption from the Fire Services Assessment that is granted to other Government Property.

G. Any shortfall in expected Fire Services Assessment proceeds due to any reduction or exemption from payment of the Fire Services Assessments required by law or authorized by the City Council shall be supplemented by a legally available fund, or combination of such funds, and shall not be paid for by proceeds or funds derived from the Fire Services Assessments.

H. As authorized in Section 78.989 of the City of Mount Dora Code of Ordinances, Interim Fire Services Assessments are also levied and imposed against all property for which a Certificate of Occupancy is issued after the adoption of this Annual Assessment Resolution based upon the rates of assessment approved herein.

I. Fire Protection Assessments shall constitute a lien upon the Assessed Property so assessed and shall be equal in rank and dignity with the liens of all state, county, district or municipal taxes and other non-ad valorem assessments. Except as otherwise provided by law, such lien shall be superior in dignity to all other liens, titles, and claims, until paid. The lien for a Fire Services Assessment shall be deemed perfected upon the City Council's adoption of this Annual Assessment Resolution. Upon perfection, the lien for a Fire Services Assessment collected under the Uniform Assessment Collection Act shall attach to the property included on the Assessment Roll as of the prior January 1, the lien date for ad valorem taxes imposed under the tax roll.

J. The Assessment Roll, as herein approved, together with the correction of any errors or omissions as provided for in Section 78.988 of the City of Mount Dora Code of Ordinances, shall be delivered to the Tax Collector for collection using the Uniform Assessment Collection Act, as provided in the Ordinance, for the Fiscal Year beginning October 1, 2025 The Assessment Roll, as delivered to the Tax Collector, shall be accompanied by a Certificate of Non-Ad Valorem Assessment Roll in substantially the form attached hereto as **Exhibit "C"**.

SECTION 5. Confirmation of Preliminary Assessment Resolution. For the Fiscal Year 2025-26 the Preliminary Assessment Resolution is hereby ratified, confirmed and restated.

SECTION 6. Effect of Adoption of This Resolution. The adoption of this Annual Assessment Resolution shall be the final adjudication of the issues presented including, but not limited to, the determination of special benefit and fair apportionment to the Assessed Property; the method of apportionment and assessment; the rate of assessment; the Assessment Roll; and the levy and lien of the Fire Services assessments, unless proper steps shall be initiated in a court of competent jurisdiction to secure relief within 20 days from the date of this Annual Assessment Resolution.

SECTION 7. Savings Clause. All prior actions of the City of Mount Dora pertaining to this reimposition of fire service assessments, as well as any and all matters relating thereto, are hereby ratified and affirmed consistent with the provisions of this Resolution.

SECTION 8. Scrivener's Errors. Typographical errors and other matters of a similar nature that do not affect the intent of this Resolution, as determined by the City Clerk and City Attorney, may be corrected.

SECTION 9. Conflicts. All Resolutions or parts of Resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

SECTION 10. Severability. If any Section or portion of a Section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other Section or part of this Resolution.

SECTION 11. Effective Date. This Resolution shall become effective immediately upon its passage and adoption.

PASSED AND ADOPTED this 11th day of September, 2025.

JAMES L. HOMICH
MAYOR of the City of Mount Dora, Florida

ATTEST:

JEANANN HAND
CITY CLERK

For the use and reliance of City of Mount Dora
only. Approved as to form and legality.

Patrick Brackins
City Attorney

Exhibit “A”
Affidavit regarding the notice mailed
to each property owner

AFFIDAVIT OF MAILING

BEFORE ME, the undersigned authority, personally appeared Matthew Dodson who, after being duly sworn, deposes and says:

1. Matthew Dodson as Budget Manager of the City of Mount Dora, Florida ("City"), pursuant to the authority and direction received from the City Council, timely directed the preparation of the Assessment Roll and the preparation and mailing of notices in accordance with Ordinance 2015-08 (the "Assessment Ordinance") and in conformance with the Preliminary Assessment Resolution adopted by the City Council on June 17, 2025 (the "Preliminary Assessment Resolution").

2. In accordance with the Resolution 2025-15 timely provided all necessary information for notification of the Fire Assessment to the Property Appraiser of Lake County to be included as part of the notice of proposed property taxes under section 200.069, Florida Statutes, the truth-in-millage notification. On August 21, 2025, the Lake County Property Appraiser caused to be mailed, by first class mail, the fire services assessment notices as part of the TRIM notices to each affected property owner at the addresses then shown on the real property assessment tax roll database maintained by the Lake County Property Appraiser. The information provided to the Property Appraiser to be included on the truth-in-millage notification included the following: the purpose of the assessment; the total amount proposed to be levied against each parcel; the unit of measurement to be applied against each parcel to determine the assessment; the number of such units contained within each parcel; the total revenue the City expects to collect by the assessment; a statement that failure to pay the assessment will cause a tax certificate to be issued against the property which may result in a loss of title; a statement that all affected property owners have a right to appear at the hearing and to file written objections with the local governing board within 20 days of the notice; and the date, time, and place of the hearing.

FURTHER AFFIANTS SAYETH NOT.

[Signature], affiant

STATE OF FLORIDA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me by means of physical presence notarization of Matthew Dodson, who personally swore or affirmed that he is authorized to execute this Affidavit, and who is personally known to me, this 28th day of August, 2025.

[Signature]
NOTARY PUBLIC, State of Florida

JEANANN HAND, CITY CLERK

Printed Name
My Commission Expires: 8/1/26
Commission No. HH 295587

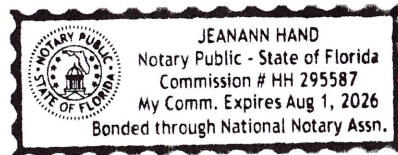


Exhibit “B”
Proof of the publication

Classifieds

To Advertise, visit our website: Classifieds.dailycommercial.com
 Public Notices/Legals email: Legals@dailycommercial.com
 Business & Services email: DailyCommercialBusSer@gannett.com
 To post job openings, visit: DailyCommercial.com/jobs

All classified ads are subject to the applicable rate card, copies of which are available from our Advertising Dept. All ads are subject to approval before publication. The Leesburg Daily Commercial reserves the right to edit, refuse, reject, classify or cancel any ad at any time. Errors must be reported in the first day of publication. The Leesburg Daily Commercial shall not be liable for any loss or expense that results from an error in or omission of an advertisement. No refunds for early cancellation of order.

ANNOUNCE

Announcements

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RENTALS

PUBLISHER'S NOTICE

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination. We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

Apartments

Eustis Homes LTD

1, 2 & 3BR Patio apt. Laundry facility. Rental Assistance on site. Based on income. Equal Housing Opp. Accepting Applications for waiting list. Call Falon at **352-357-8287**

Montclair Village

2, 3 & 4BR. Accepting applications for Waiting list. Equal Housing Opportunity. Call Ysamar **352-326-3300**

Pepper Tree Apartments

1 & 2BR, 62+ Handicapped or disabled. Spacious units, quiet, A/C community rm. Accepting applications for Waiting list. Equal Housing Opportunity. Call Loretta at **352-728-1500**

PUBLIC NOTICES

Foreclosure / Sheriff Sales

IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT IN AND FOR LAKE COUNTY, FLORIDA 2023 CA 002947

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2003-W3,
 Plaintiff,
 vs.
 Defendant(s).

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Foreclosure / Sheriff Sales

ELMER B. HENRY; BETTY J. HENRY; 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, GRANTEEES, OR OTHER CLAIMANTS
 Defendant(s).

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on August 1, 2025 in Civil Case No. 2023 CA 002947, of the Circuit Court of the Fifth Judicial Circuit in and for Lake County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2003-W3 is the Plaintiff, and ELMER B. HENRY; BETTY J. HENRY; 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, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Gary J. Cooney will sell to the highest bidder for cash at 550 West Main Street, First Floor, Jury Room, Tavares, FL 32778 on December 2, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 24, GRAND ISLAND SHORES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 15, PAGE 43, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA.

ALSO: AN UNDIVIDED 1/33RD INTEREST IN AND TO THE EAST 25 FEET OF LOT 1 IN GRAND ISLAND SHORES, A SUBDIVISION IN THE CITY OF EUSTIS, FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 15, PAGE 43, PUBLIC RECORDS OF LAKE 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.

WITNESS my hand and the seal of the court on AUGUST 7, 2025.

CLERK OF THE COURT
 Gary J. Cooney

/s/ K. Linares
 Deputy Clerk

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

TO BE PUBLISHED IN: The Daily Commercial

IMPORTANT

AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the ADA Coordinator for Lake County, Nichole Berg, at (352) 253-1604, 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.

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR LAKE COUNTY

GENERAL JURISDICTION DIVISION CASE NO. 2022-CA-000133-AXXX-XX

PENNYMAC LOAN SERVICES, LLC, Plaintiff,
 vs.

TRSTE, LLC AS TRUSTEE LAKE COUNTY MASTERS 10617 LAND TRUST, et al., Defendant.

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 19, 2024 in Civil Case No. 2022-CA-000133-AXXX-XX of the Circuit Court of the FIFTH JUDICIAL CIRCUIT in and for Lake County, Tavares, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and TRSTE, LLC AS TRUSTEE LAKE COUNTY MASTERS 10617 LAND TRUST, et al., are Defendants, the Clerk of Court, Gary Cooney, Esq., will sell to the highest and best bidder for cash Lake County Courthouse, 550 West Main Street, First Floor Jury Room, Tavares, FL, 32778 in accordance with Chapter 45, Florida Statutes on the 2 day of September, 2025 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 199, PALISADES PHASE 2B, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 43, PAGE 90 AND 91, OF THE PUBLIC RECORDS OF LAKE COUNTY, FLORIDA.

Address: 10617 Masters Dr, Clermont, FL 34711-0000

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.

Dated this 5 day of August, 2025.

Deputy Clerk
 CLERK OF THE CIRCUIT COURT
 As Clerk of the Court
 BY: D. Davis

If you are a person with a disability

Roofing & Siding

Foreclosure / Sheriff Sales

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 the ADA Coordinator for the Courts within 2 working days of your receipt of your notice to appear in court at: Lake County Law Clerk (352) 253-0900 x100. August 20, 27 2025. LSAR0354975

IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT, IN AND FOR LAKE COUNTY, FLORIDA

CASE NO.: 2025CA000304

SHEARWATER ESTATES HOMEOWNERS ASSOCIATION, INC., Plaintiff,
 vs.
 NAYRA LIZ TORRES, et al., Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES

Notice is given that pursuant to the Final Judgment of Foreclosure dated 8/20/2025, in Case No.: 2025CA000304 of the Circuit Court in and for Lake County, Florida, wherein SHEARWATER ESTATES HOMEOWNERS ASSOCIATION, INC. is the Plaintiff and NAYRA LIZ TORRES, et al., is the Defendant. Gary J. Cooney, the Clerk of Court for Lake County, Florida will sell to the highest and best bidder for cash at 11:00 a.m., at the Lake County Courthouse, 550 West Main Street, Tavares, FL, held in the Jury Room on the 1st floor, in accordance with Section 45.031, Florida Statutes, on 9/30/2025, the following described property set forth in the Final Judgment of Foreclosure:

Lot 35, Shearwater Estates, according to the map or plat thereof, as recorded in Plat Book 59, Page(s) 33 through 35, inclusive, of the Public Records of Lake 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.

DATED: August 7, 2025

By: /s/ Chad Sweeting
 Chad Sweeting, Esquire
 Florida Bar No.: 93642

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 ADA COORDINATOR AT THE OFFICE OF THE CLERK OF COURTS, 550 WEST MAIN STREET, TAVARES, FLORIDA, 32778-7800, TELEPHONE 352-742-4221, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS DOCUMENT. IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD 1-800-955-8771.

ARIAS BOSINGER, PLLC
 280 W. Canton Avenue, Suite 330
 Winter Park, Florida 32789
 (407) 636-2549

#11563865 8/13, 8/20

Govt Public Notices

CITY OF EUSTIS NOTICE OF PROPOSED ENACTMENT OF ORDINANCE NO. 25-26

Notice is hereby given that Ordinance No. 25-26 shall be heard on first reading by the City Commission during its regular meeting on Thursday, August 21, 2025, and on second reading during its regular meeting on Thursday, September 4, 2025, or as may be continued at the discretion of the Commission, at 6:00 p.m., in the Eustis Commission Room, 10 N. Grove Street, Eustis, FL, as follows:

ORDINANCE NO. 25-26 AN ORDINANCE OF THE CITY COMMISSION OF THE CITY OF EUSTIS, LAKE COUNTY, FLORIDA; APPROVING THE ANNUAL UPDATE OF THE FIVE-YEAR CAPITAL IMPROVEMENT SCHEDULE OF THE COMPREHENSIVE PLAN UNDER FORD'S STATUTES 163.3177(3) (b); PROVIDING FOR CONDUCTING ORDINANCES, SEVERABILITY, AND EFFECTIVE DATE.

Said ordinance may be inspected in its entirety by the public via the City's website at Eustis.org or by contacting the City Clerk at (352) 483-5441. Interested parties may appear and be heard with respect to the proposed ordinance. If a person decides to appeal any decision made by the Commission with respect to any matter considered at such 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 (Florida Statutes, 286.0105). Persons with disabilities needing assistance to participate in any of these proceedings should contact the office of the City Clerk at (352) 483-5441, at least 7 days before the date of the scheduled hearing. Christine Halloran, City Clerk, 10 N. Grove St., Eustis, FL 32726 #11584703 8/20/2025

Notice To Creditors

IN THE CIRCUIT COURT FOR LAKE COUNTY, FLORIDA PROBATE DIVISION
 File No. 35-2025-CP-0011767-AXXX-01
 IN RE: Estate of Robert Dale SENSEL

NOTICE TO CREDITORS
 The administration of the estate of Robert Dale SENSEL, deceased, whose date of death was March 1, 2025, is pending in the Circuit Court for Lake, Florida, Probate Division, the address of which is Lake County Courthouse, Attn: Probate, 550 W. Main Street, 2nd Floor, Tavares, FL 32778. 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 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 733.702 WILL BE BARRED. IF YOU ARE A CREDITOR OR 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 personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Community Property Rights Act as described in ss. 732.216-732.228 applies, or may apply, unless a written demand is made by a creditor or a beneficiary as specified under s. 732.2211. The written demand must be filed with the clerk.

Notice To Creditors

notice is August 20, 2025.

Attorney for Personal Representative:
 Todd A. Lensman
 Florida Bar No. 0066223
 Lensman Law, Ltd.
 4571 Stephen Circle, N.W., Suite 200
 Canton, OH 44718

Personal Representative:
 Trudy C. Sensel
 3201 Dogwood Lane, N.W.
 Dover, OH 44622
 August 20, 27 2025
 LSAR0354679

Public Notices

My name is Joseph Walker and this is an attempt to locate Jones Ann Darlene estate concerning a quiet title that is being filed by me on a property in Leesburg Florida. I have been in continuous possession of the property for over 7 years paying all liens and property taxes and also using it for agricultural purposes and for my animals. I have made major improvements to the property over the last 7 years. Please contact me via mail or in person at 34650 south Haines creek road Leesburg Florida 34788. Thank you August 1, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14, 15, 17, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28 2025 LSAR0343391

IN THE CIRCUIT COURT OF THE 5TH JUDICIAL CIRCUIT, IN AND FOR LAKE COUNTY, FLORIDA

CIVIL DIVISION
 CASE NO. 2016-CA-000222

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff,

NDEYE DIAO; SEKOU DIAO; GREATER HILLS HOMEOWNERS' ASSOCIATION, INC.; LAKE COUNTY, FLORIDA; 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, GRANTEEES, OR OTHER CLAIMANTS; UNKNOWN PARTY # 1; UNKNOWN PARTY # 2; UNKNOWN PARTY # 3 AND UNKNOWN PARTY # 4, THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION; GREATER HILLS HOMEOWNERS' ASSOCIATION, INC.; LAKE COUNTY, FLORIDA; are defendants. GARY J. COONEY, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash in the FIRST FLOOR LOBBY OF THE LAKE COUNTY COURTHOUSE NEAR THE INFORMATION DESK, at 550 WEST MAIN STREET, TAVARES IN LAKE COUNTY, FLORIDA 32778, at 11:00 A.M., on the 2 day of September, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 502, GREATER HILLS-PHASE 5, ACCORDING TO THE PLAT THEREOF

RE-NOTICE OF FORECLOSURE SALE (Please publish in THE DAILY COMMERCIAL)

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed July 29, 2025 entered in Case No. 2016-CA-000222, of the Circuit Court of the 5th Judicial Circuit in and for LAKE COUNTY, Florida, wherein JPMORGAN CHASE BANK NATIONAL ASSOCIATION is Plaintiff and NDEYE DIAO; SEKOU DIAO; 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, GRANTEEES, OR OTHER CLAIMANTS; UNKNOWN PARTY # 1; UNKNOWN PARTY # 2; UNKNOWN PARTY # 3 AND UNKNOWN PARTY # 4, THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION; GREATER HILLS HOMEOWNERS' ASSOCIATION, INC.; LAKE COUNTY, FLORIDA; are defendants. GARY J. COONEY, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash in the FIRST FLOOR LOBBY OF THE LAKE COUNTY COURTHOUSE NEAR THE INFORMATION DESK, at 550 WEST MAIN STREET, TAVARES IN LAKE COUNTY, FLORIDA 32778, at 11:00 A.M., on the 2 day of September, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 502, GREATER HILLS-PHASE 5, ACCORDING TO THE PLAT THEREOF

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Public Notices

AS RECORDED IN PLAT BOOK 34, PAGES 76 AND 77, OF THE PUBLIC RECORDS OF LAKE 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.
 Dated this 8 day of August, 2025.
 GARY J. COONEY
 As Clerk of said Court
 By /s/ D. Davis
 As Deputy Clerk

This notice is provided pursuant to Administrative Order No. 2.065. In accordance with the American with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the ADA Coordinator at the Office of the Trial Court Administrator, Lake County Courthouse, 550 West Main Street, Tavares, FL 32778, Telephone (352) 253-1604, 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.

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
 11568905 8/13, 8/20/2025

LEGAL NOTICE
 Best American Storage
 1940 Nightingale Lane
 Tavares, FL 32778
 352-343-6001

Notice is hereby given that Best American Storage intends to offer for sale the personal property described below, on August 27, 2025 at 11:00am with the contents being sold to the highest bidder. The contents of the units listed below consisting of household items will be sold or otherwise disposed of to satisfy the owner's lien for rent due in accordance with Florida Statutes Section 83.801-83.809. The auction will be held online at www.storage-treasures.com. Unit# 305
 Tenant Name: Anthony Segaline
 11561202 8/13, 8/20/2025

CITY OF LEESBURG'S CHANGE OF VENUE FOR THE UTILITY IMPACT FEE WORKSHOP AND CITY COMMISSION MEETING SCHEDULED FOR MONDAY, AUGUST 25, 2025

Notice is hereby given that the City of Leesburg's Utility Impact Fee Workshop and City Commission meeting scheduled for Monday, August 25, 2025, has been changed to the Venetian Center, 1 Dozier Court, Leesburg, Florida. Utility Impact Fee Workshop at 5:00 p.m. and City Commission Meeting at 5:30 p.m. The public is invited. J. Andi Purvis, MMC
 City Clerk
 115833718/20/2025

Union Contract Negotiation Meetings with The Professional Fire Fighters of Lake County, IAFF Local 3990 Meetings for September 2025

September 3, 2025, from 9:00 a.m. - 12:00 p.m.
 September 17, 2025, from 1:00 p.m. - 5:00 p.m.
Lake County Emergency Management & Communications Center
 425 W. Alfred St., Tavares, FL 32778
 Training Rooms A & B - located on the second floor via elevator or stairs
 Please Park in the adjacent public

Public Notices

parking garage located at 200 N Sinclair Ave, Tavares, FL 32778
Persons with disabilities needing assistance with parking or to participate in these proceedings should contact 352-343-9760 at least 48 hours before the scheduled meeting; if you are hearing or voice impaired, call 711.
 11579706 8/20/2025

Summons

IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT IN AND FOR LAKE COUNTY, FLORIDA

IN RE: FORFEITURE OF THIRTY THOUSAND ONE HUNDRED SIXTY-FOUR DOLLARS AND SIXTY-ONE CENTS (\$30,164.61) IN U.S. CURRENCY
 CASE NO: 2025-CA-000449
 NOTICE OF FORFEITURE COMPLAINT TO: SUE THOMPSON, WAYNE THOMPSON, LUCKYS MANAGEMENT INC, PAYMENT ALLIANCE INTERNATIONAL, VANTAGE TECHNICAL SERVICES; and, All parties having or claiming to have any right, title, or interest in the property herein described.

YOU ARE NOTIFIED that on April 4, 2025, the Florida Gaming Control Commission filed the above styled forfeiture action against the above-described property in the Circuit Court of the Fifth Judicial Circuit of Florida, in and for Lake County, which was seized on February 10, 2025, pursuant to a criminal investigation for offenses occurring in Lake County, Florida. An Order finding probable cause was issued by the Court on March 28, 2025. A copy of the aforementioned Complaint and Order are on file at the Office of the Clerk of the Courts for Lake County, Florida, and are available for examination during regular business hours.

YOU ARE REQUIRED to serve a copy of your written defenses, if any, to the Complaint and Order finding Probable Cause upon Marc Daniel Taupier, Deputy General Counsel and Chief Gaming Enforcement Legal Advisor 4070 Esplanade Way, Suite 250 Tallahassee, FL 32399
 Public Dates: August 20, 2025, and August 27, 2025.
 August 20 2025
 LSAR0351850

Turn your dust into dollars by placing a CLASSIFIED ad!



NOTICE OF HEARING TO RE-IMPOSE AND PROVIDE FOR COLLECTION OF FIRE SERVICES SPECIAL ASSESSMENTS

Notice is hereby given that the City Council of the City of Mount Dora, will conduct a public hearing to consider imposing fire services special assessments for the provision of fire protection services within the City for the Fiscal Year beginning October 1, 2025.

The hearing will be held at 6:00 p.m., or as soon thereafter as possible, on Thursday, September 11, 2025, in the Council Chambers at the City of Mount Dora City Hall, 510 N. Baker Street, Mount Dora, Florida, for the purpose of receiving public comment on the proposed assessments. This public hearing may be continued to a future date or dates. The times, places, and dates of any continuances of a public hearing shall be announced during the public hearing without any further published notice.

All affected property owners have a right to appear at the hearing and to file written objections with the City within twenty (20) days of this notice. If a person decides to appeal any decision made by the City with respect to any matter considered at the hearing, such person will need a record of the proceedings and may need to ensure that a verbatim record is made, including the testimony and evidence upon which the appeal is based.

In accordance with the Americans with Disabilities Act of 1990, persons needing a special accommodation to participate in this proceeding should contact the City Clerk no later than seven (7) days prior to the proceedings. Telephone (352) 735-7126 for assistance. If hearing impaired, telephone the Florida Relay Service numbers, (800) 955-8771 (TDD) or (800) 955-8770 (Voice) for assistance.

The assessments for each parcel of property will be based upon each parcel's Property Use classification and the total number of billing units attributed to that parcel. The following table reflects the proposed fire services assessment schedule being considered by City Council for the Fiscal Year beginning October 1, 2025:

Residential Property Use Category	Rate Per Dwelling
Residential	\$239.00

Exhibit “C”
Certificate of Non-Ad Valorem
Assessment Roll

**CERTIFICATE
TO
NON-AD VALOREM ASSESSMENT ROLLS**

I HEREBY CERTIFY that, I am the Mayor, or authorized agent of the City of Mount Dora, Florida (the "City"); as such I have satisfied myself that all property included or includable on the **City of Mount Dora Non-Ad Valorem Assessment Roll** for fire protection is properly assessed so far as I have been able to ascertain; and that all required extensions on the above described roll to show the non-ad valorem assessments attributable to the property listed therein have been made pursuant to law.

I FURTHER CERTIFY that, in accordance with the Uniform Assessment Collection Act, this certificate and the herein described Non-Ad Valorem Assessment Roll will be delivered to the Lake County Tax Collector by September 15, 2025.

IN WITNESS WHEREOF, I have subscribed this certificate and directed the same to be delivered to the Lake County Tax Collector and made part of the above-described Non-Ad Valorem Assessment Roll this 11th day of September 2025.

THE CITY OF MOUNT DORA, FLORIDA

BY: _____

[To be delivered to Tax Collector prior to September 13]