

FINANCIAL FOCUS



Ten financial steps to take before and after your wedding day



By Cory Taylor

Getting married is a major decision that comes with a financial to-do list that's arguably more important than choosing a venue or a cake. Talking openly about money can help set you and your partner up for a stronger future.

should I have with my fiancé?

Head into your marriage with honest conversations about money, including these four topics:

1. Discuss how your families handled finances when you were young, whether you're a spender or saver and what debt you're willing to take on.

2. Share how much you each earn, spend and save. Discuss assets and debts, including mortgages, student or auto loans and credit card balances; your partner's debt can become joint debt after marriage.

3. Align on a budget as a couple that reflects the life you want to build – where you'll live; what you'll spend on housing, travel and hobbies;

and how often you'll review your finances together.

4. Talk through your goals. Make separate lists of short-, medium- and long-term financial dreams and compare them. You'll likely find some common ground, and where you don't, look for ways to compromise. A financial advisor can help.

Should I ask for a prenup?

Couples with significantly different assets or debts, those expecting large inheritances or those blending families are more likely to want to consider a prenuptial agreement.

A prenup outlines how assets, debts, future income, inheritance and even spousal support will be handled during the marriage and if it ends, but it cannot address child

custody.

Should my new spouse and I blend our finances?

Regarding couples blending finances, there's no one right answer. Some couples combine everything, others keep accounts separate and many land somewhere in between. Agree on who pays which bills, how major decisions get made and what spending threshold triggers a check-in.

What financial tasks should we complete after getting married?

Once you're married, these six tasks deserve attention.

1. Take advantage of the special enrollment period, which typically lasts 30 days after getting married, to update employer benefits such

as health insurance. Revisit retirement plan contributions if your combined income has grown.

2. Review insurance coverage. Combining homeowners or renters, auto and umbrella policies can often reduce costs. Make sure you have enough life insurance.

3. Update beneficiaries on insurance policies, retirement plans, investment accounts, bank accounts and real estate.

4. If you change your name, order multiple copies of your marriage certificate. You'll need them to update your Social Security card, financial accounts, and employer and medical records.

5. Update your W-4

withholding to reflect your new marital status and ask a tax professional whether filing jointly or separately makes more sense.

6. Work with an attorney to create or update your will, medical directive, and financial and health care powers of attorney. Your estate plan should reflect your new life together.

Marriage is a fresh start. With honest conversations, careful planning and the right professional support, you can build a financial foundation as strong as your relationship.

This article was written by Edward Jones for use by local Edward Jones Financial Advisor Cory Taylor, who can be reached by calling (850) 223-0999.

LEGALS

(Continued from page 9)

50 FT LOT 21 W 20 FT LOTS - 23 24 BLK 12 DESC AS COM SW COR LOT - 22 RUN E 80 FT N 170 FT W 80 FT S - 170 FT TO POB - OR 624-135 - SECTION 13 TOWNSHIP 04 RANGE 07

Name in which assessed: Eduard L. Lillott, Jr.

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 6th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated this 29th day of May 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-022

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 679
Year of Issuance 2024
Description of Property:
Parcel Number: R05977-000
Described as: LEG 0000.75 ACRES - 1 ACRE IN SE COR OF SE 1/4 OF - SE 1/4 - OR 612-484 & 612-485 - LESS RW FOR PUCKETT RD & ANTIOCH - CHURCH RD SECTION 02 TOWNSHIP 05 RANGE 07
Name in which assessed: Robert T. Woodall

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-023

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 1184
Year of Issuance 2024
Description of Property:
Parcel Number: R09596-018
Described as: LEG 0000.51 ACRES - COM SE COR SECT N1DE 424.93 FT W - 4409.15 FT S69DW 63.92 FT N 400 FT - S85DW 300 FT FOR POB S 200 FT S85DW - 100 FT N 200 FT N85DE 100 FT TO POB - TOGETHER WITH ESMT - OR 522-328 - ALSO LAND AT OR 753-56 SECTION 24 TOWNSHIP 09 RANGE 09
Name in which assessed: Patricia K. Downey

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-

REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-024

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 152
Year of Issuance 2024
Description of Property:
Parcel Number: R02348-400
Described as: LEG 0002.00 ACRES - COM SE COR NW 1/4 OF SW 1/4 RUN W - 380.6 FT N 1091.5 FT TO POB N 229 - FT E 380.7 FT S 229 FT W 380.7 FT - TO POB - TOGETHER WITH ESMT IN OR 247-701 - OR 408-110 SECTION 11 TOWNSHIP 04 RANGE 07
Name in which assessed: Albert J. Sherrer

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-025

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 568
Year of Issuance 2024
Description of Property:
Parcel Number: R05309-000
Described as: LEG 0000.88 ACRES - N L SMITH SUB - LOT 9 BLK E - OR 568-549 702-517 TC SECTION 26 TOWNSHIP 04 RANGE 07
Name in which assessed: Victoria D. Williams & Kimberly Y. Glanton

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-026

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 1118
Year of Issuance 2024
Description of Property:

Parcel Number: R09208-000
Described as: LEG 0040.00 ACRES - SE 1/4 OF SE 1/4 - LESS 1/2 INT IN OGM RGTS THEREIN - OR 495-339 - TOGETHER WITH ESMT IN OR 534-927 SECTION 07 TOWNSHIP 06 RANGE 09
Name in which assessed: Mary B. & Joseph E. Newman

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-027

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 309
Year of Issuance 2024
Description of Property:
Parcel Number: R03530-000
Described as: LEG 0000.61 ACRES - J C CALHOUN ADD - LOTS 2 & 3 BLK 30 - OR 676-592 HW SECTION 24 TOWNSHIP 04 RANGE 07
Name in which assessed: Scott & Brandy Knudsen

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles
Clerk of Circuit Court
Taylor County, Florida

NOTICE OF APPLICATION FOR TAX DEED TDA 26-028

NOTICE IS HEREBY GIVEN, that FIG 20, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows:

Certificate Number 949
Year of Issuance 2024
Description of Property:
Parcel Number: R07503-000
Described as: LEG 0000.50 ACRES - COM SE COR SW 1/4 OF NW 1/4 RUN WLY - 649 FT NLY 295 FT FOR POB TH ELY - 210 FT NLY 105 FT WLY 210 FT SLY - 105 FT TO POB - OR 283- 402 SECTION 19 TOWNSHIP 04 RANGE 08
Name in which assessed: Clarence Graham

Said property being in the County of Taylor, State of Florida.

Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 20th day of July 2026 at 11:00 a.m.

** To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. **
Dated 12th day of June 2026
Signature: Gary Knowles

Clerk of Circuit Court
Taylor County, Florida

REQUEST FOR PROPOSALS FINAL DESIGN AND CONSTRUCTION (DESIGN-BUILD) FOR TAYLOR COUNTY FIRE - STATION 7 FACILITY

The Taylor County Board of County Commissioners is soliciting sealed proposals from Design/Builder Firms for the **Taylor County Fire - Station 7**, a Design-Build Improvement Project.

Qualified Firms desiring to provide the required Design-Build products or services must submit five (5) packages in a sealed envelope or similar package marked **"Sealed Proposal for Taylor County Fire - Station 7"** to the Clerk of Court, 1st Floor Courthouse, 108 North Jefferson Street, Suite 102, Perry, Florida, to arrive no later than **4:00 P.M.**, local time, on **July 29, 2026. All Proposals MUST have the respondent's name and mailing address clearly shown on the outside of the envelope or package when submitted.** Proposals will be opened and respondents announced at **6:00 P.M.** local time, or as soon thereafter as practical, on **August 3, 2026**, in the Taylor County Administrative Complex, 201 East Green Street, Perry, Florida 32347.

Proposal information **MUST** be obtained on-line at the following website address: www.taylorcountygov.com/government/county_bids/index.php. A Pre-Proposal Conference will be held at 10:00 a.m. on Thursday, July 9th, 2026, at the Administrative Complex located at 201 East Green Street, Perry, Florida 32347.

The County reserves the right, in its sole and absolute discretion, to reject any or all Proposals, to cancel or withdraw this solicitation at any time and waive any irregularities in the solicitation process. The County reserves the right to award any contract to the respondent which it deems to offer the best overall service; therefore, the County is not bound to award any contract(s) based on the lowest quoted price. The County, in its sole and absolute discretion, also reserves the right to waive any minor defects in the process and to accept the proposal deemed to be in the County's best interest. The County, in its sole and absolute discretion, also reserves the right to assign a local business preference in an amount of five (5) percent of the proposal price pursuant to Taylor County Ordinance No. 2003-12. **No faxed Proposals will be accepted.**

For additional Information, contact: Taylor County Fire Rescue 850.838.3522
BY ORDER OF THE BOARD OF COUNTY COMMISSIONERS, Taylor County, Florida

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT OF FLORIDA IN AND FOR TAYLOR COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 26000037CAAXMX
ROCKET MORTGAGE, LLC, Plaintiff:
VS.
GINELLI FIALLO A/K/A GINELLI MULERO, et al, Defendant

NOTICE OF ACTION

To the following Defendant(s):
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF EDWARD FIALLO A/K/A EDWARD AUGUSTO FIALLO, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTIEES, OR OTHER CLAIMANTS
ADDRESS: UNKNOWN
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property; COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN NORTH 205

FEET; THENCE RUN WEST 649 FEET TO A POINT ON THE NORTH RIGHT OF WAY LINE OF RAILROAD STREET FOR A POINT OF BEGINNING; THENCE FROM SAID POINT OF BEGINNING RUN NORTH 125 FEET; THENCE RUN WEST 65 FEET; THENCE RUN SOUTH 125 FEET TO THE NORTH RIGHT OF WAY LINE OF SAID RAILROAD STREET; THENCE RUN EAST 65 FEET ALONG THE NORTH LINE OF SAID RIGHT OF WAY BACK TO THE POINT OF BEGINNING. SAID PROPERTY BEING AND LYING IN TAYLOR COUNTY, FLORIDA. (WEST RAILROAD STREET IS ALSO KNOWN AS WEST WILCOX STREET)

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, Sara Collins, Attorney for Plaintiff whose address is 225 East Robinson Street Suite 155, Orlando, FL 32801 on or before July 9, 2026, 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 demand in the complaint.

WITNESS my hand and seal of this Court this 18th day of June, 2026.
Gary Knowles, Jr.
Clerk of Court of Taylor County
By: Kathryn Lago
As Deputy Clerk

SALE NOTICE

Notice is hereby given that SunCo Storage - Steinhatchee will sell the contents of the following self-storage units by public auction to satisfy their liens against these tenants, in accordance with the Florida Self-Storage Facility Act. The auction will take place online at storagetreasures.com from 9 a.m. on July 1st to noon on July 8th . Units are believed to contain household items, unless otherwise listed. SunCo Storage 821 Beach Rd, Steinhatchee, FL 32359
Auction is with credit/debit card payments only. A \$100 refundable cleaning deposit is required. The auction will be listed and advertised on www.storagetreasures.com . All purchased items are sold as is, where is, and must be removed within 48 hours. Sale is subject to cancellation in the event of a settlement with the tenant.
Name/Unit:
Roberta Mckimmy - 110
Christina Andrew - 6

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA

CIVIL ACTION DIVISION:

CASE NO.: 2025-CA-000218
U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO WILMINGTON TRUST COMPANY, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1, Plaintiff, vs.
WILLIE BARNES, IRENE BARNES et al, Defendant(s).

NOTICE OF SALE PURSUANT TO CHAPTER 45

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated June 16, 2026, and entered in Case No. 2025-CA-000218 of the Circuit Court of the Third Judicial Circuit in and for Taylor County, Florida in which U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-1, is the Plaintiff and Willie Barnes; Irene Barnes; are defendants, the Taylor

County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on the front steps of the Taylor County Courthouse, 108 N. Jefferson St., Perry, Florida 32347, Taylor County, Florida at 11:00 a.m. on the 16th day of July, 2026, the following described property as set forth in said Final Judgment of Foreclosure:

LOT ONE (1), BLOCK 'F', OF SPRING LAKE HEIGHTS SUBDIVISION, A MAP OR PLAT OF SAID SPRING LAKE HEIGHTS SUBDIVISION BEING OF RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA, IN PLAT BOOK 1, PAGE 79.

A/K/A 201 ALICE ST PERRY FL 32348

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 in Taylor County, Florida this 19th day of June, 2026.

Clerk of the Circuit Court
Taylor County, Florida
By: Shana Neal
Deputy Clerk
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com IN-25-009442

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. Persons with a disability who need any accommodation to participate should call the ADA Coordinator, Jacquetta Bradley, P.O. Box 1569, Lake City, FL 32056, 386-719-7428, within two (2) working days of your receipt of this notice; if you are hearing impaired call (800) 955-8771; if you are voice impaired call (800) 955-8770.

NOTICE (PURSUANT TO FLORIDA STATUTE 125.66)

Notice is hereby given that the Board of County Commissioners of Taylor County, Florida will hold a public hearing on the passage of the proposed Ordinance Granting an Economic Development Ad Valorem Tax Exemption to Roy's Restaurant, Inc., the public hearing shall be held at the Board of County Commission Meeting Room, Taylor County Courthouse Annex, Old Post Office Building in Perry, Florida, at the regular board meeting on JULY 6, 2026, at 6:00. The title of the proposed ordinance is:

AN ORDINANCE GRANTING AN ECONOMIC DEVELOPMENT AD VALOREM TAX EXEMPTION TO ROY'S RESTAURANT, INC., CORPORATION OF THE STATE OF FLORIDA; SPECIFYING THE ITEMS EXEMPTED; PROVIDING AN EXPIRATION DATE FOR THE EXEMPTION; FINDING THAT THE BUSINESS MEETS THE REQUIREMENTS OF F.S. 196.012; PROVIDING FOR PROOF OF ELIGIBILITY FOR EXEMPTION; PROVIDING A REQUIREMENT FOR AN ANNUAL REPORT; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

The proposed ordinance may be inspected by the public at the Clerk of the Circuit Court's Office at the Taylor County Courthouse, Perry, Taylor County, Florida.

All members of the public are welcome to attend. Notice is further hereby given, pursuant to Florida Statute 286.0105, that any person or persons deciding to appeal any matter considered at this public hearing will need a record of the hearing and 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.

DATED this 22ND day of JUNE, 2026, by GARY KNOWLES, Clerk of the Circuit Court and Clerk of the Board of County Commissioners of Taylor County, Florida.



SIT BACK... RELAX WITH PERRY NEWSPAPERS... CALL (850) 584-5513 AND SUBSCRIBE TODAY!