IN THE CIRCUIT COURT FOR LAKE COUNTY, FLORIDA
PROBATE DIVISION

IN RE: ESTATE OF FILE NUMBER 2025-CP-1578

Joyce Ann McGregor,

Deceased.

NOTICE TO CREDITORS

The administration of the Estate of Joyce Ann McGregor, deceased, whose date of death was June 9, 2025, File Number 2025-CP-1578, is pending in the Circuit Court for Lake County, Florida, Probate Division, the address of which is 550 West Main Street, Tavares, Florida 32778. The names and addresses of the personal representatives and the co-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 DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME 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 SO 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 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 date of first publication of this Notice is September 11, 2025.

Attorney for Personal Representative:

/s/ BRETT L. SWIGERT
Brett L. Swigert, Esquire
Florida Bar Number 0880493
Brett L. Swigert, P.A.
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nb-2-9-18

Personal Representative:

/s/ SARAH BELCASTRO
Sarah Ann Belcastro
294 Puma Loop
Groveland, Florida 34736