

FIRST INSERTION
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL IN AND FOR HILLSBOROUGH COUNTY, FLORIDA CIVIL DIVISION Case No: 17-CA-003092 Division F DAVID EVAN WILLIAMS, JR., AS TRUSTEE, Plaintiff, vs. REAL ESTATE LIFE etc., et al, Defendants. Notice is hereby given that, pursuant to the Order or Final Judgment entered in this cause, in the Circuit Court of Hillsborough County, the Clerk of the Court, PAT FRANK, will sell the real property situated in Hillsborough County, Florida, described as: Lot 23, Block G, RIDGEWOOD PARK, according to the Plat thereof, as recorded in Plat Book 10, Page 6, of the Public Records of Hillsborough County, Florida. ALSO KNOWN AS: 813 W Frances Ave, Tampa, Hillsborough County, Florida 33602 at public sale, to the highest and best bidder, for cash, on February 28, 2018 by electronic sale beginning at 10:00 a.m. at: www.hillsborough.realforeclose.com 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 within 60 days after the sale. "In accordance with the American with Disabilities Act, persons needing special accommodations to participate in this proceeding should contact the individual or agency sending notice no later than seven days prior to the proceeding at the address given on the bottom of the notice. 1-800-955-8771 (TDD) or 1-800-955 (v) via Florida Relay Service." DATED: January 29, 2018 RUSSELL L. CHEATHAM, III, P.A. 5546 - 1st Avenue N St. Petersburg, Florida 33710 (727) 346-2400; Fax: (727) 346-2442 FBN: 393630; SPN: 588016 Attorney for Plaintiff February 2, 9, 2018 18-00446H

FIRST INSERTION
NOTICE OF ACTION IN THE COUNTY COURT FOR THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA CASE NO: 17-CA-005720 TRACY SMITH, Plaintiff, vs. DATWAN LAURICE MATHIS, Defendant. TO: ** DATWAN LAURICE MATHIS ** YOU ARE HEREBY NOTIFIED that a civil action has been commenced, lying and being and situated in Hillsborough County, Florida, more particularly described as follows: A civil lawsuit has been filed against DATWAN LAURICE MATHIS for negligence stemming from an automobile accident on August 31, 2016 in which the Plaintiff, TRACY SMITH, was injured. This action has been filed against you and you are required to serve a copy of your written defense, if any, upon KATRINA BARRAZA, ESQ OF PIPAS LAW GROUP, Attorneys for Plaintiff, whose address is 360 Central Avenue, Suite 1570, St. Petersburg, Florida 33701 within thirty (30) days after the 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. In accordance with the Americans with Disabilities Act, persons needing a special accommodation to participate in this hearing, should contact A.D.A. Coordinator not later than 1 (one) day prior to the proceeding at (813) 272-7040 or VIA Florida Relay Service at 1-800-955-8770. WITNESS my hand and seal of this Court on the 26th day of January, 2018. Hillsborough Clerk of Court Circuit and County Courts By: Eliezer Manresa Deputy Clerk KATRINA BARRAZA, ESQ PIPAS LAW GROUP Attorneys for Plaintiff 360 Central Avenue, Suite 1570, St. Petersburg, Florida 33701 February 2, 9, 2018 18-00465H

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION File No. 2017-CP-1479 IN RE: ESTATE OF FREDA MAY HOBART, Deceased. The administration of the estate of FREDA MAY HOBART, deceased, whose date of death was February 13th, 2017, is pending in the Circuit Court for HILLSBOROUGH COUNTY, Florida, Probate Division, the address of which is George Edgcomb Court-house, 800 E. Twiggs St. Tampa, FL 33602. 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 February 2, 2018. Stanley Stout 5910 22nd Avenue Drive East Palmetto, Florida 34221 Personal Representative CHARLES J. PRATT, JR. Dye, Harrison, Kirkland, Petrucci, Pratt & St. Paul, PLLC Attorneys for Personal Representative 1206 MANATEE AVENUE WEST BRADENTON, FL 34205 By: CHARLES J. PRATT, JR. Florida Bar No. 319171 February 2, 9, 2018 18-00376H

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION FILE NUMBER 17-CP-2869 DIVISION A IN RE: ESTATE OF CHARLES D. MATHER DECEASED The administration of the estate of Charles D. Mather, deceased, whose date of death was August 25, 2017, and whose Social Security Number is 359-14-9345, is pending in the Circuit Court for Hillsborough County, Florida, Probate Division, the address of which is Post Office Box 1110, Probate Division, Tampa, Florida 33601. 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 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 persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with the Court WITHIN THREE (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. 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 the first publication of this Notice is February 2, 2018. Personal Representative Douglas Lee Mather 14718 Mansion Heights Drive Harvard, IL 60033 Attorney for Personal Representative Donald B. Linsky, Esquire Donald B. Linsky & Associates, P.A. 1509 B Sun City Center Plaza Sun City Center, FL 33573 (813) 634-5566 Florida Bar Number 265853 February 2, 9, 2018 18-00377H

FIRST INSERTION
NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION CASE NO.: 2018-CP-000281 IN RE: ESTATE OF FAYE MULLINS a/k/a AMY MULLINS, 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 Faye Mullins a/k/a Amy Mullins, deceased, date of death, July 14, 2017, by the Circuit Court in and for Hillsborough County, Florida, Probate Division File No.: 2018-CP-000281, the address of which is 800 East Twiggs Street, Tampa, Florida 33602; that the total value of the estate is \$30,212.00, and that the names and addresses of those to whom it has been assigned by such order are: Name Walter R. Mullins Address 3714 East Grove Street, Tampa, FL 33610 ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the decedent and other persons having claims or demands against decedent's estate other than those for whom provision for full payment has been made in the Order of Summary Administration, must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLA. STAT. §733.702. ALL CLAIMS 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 the first publication of this Notice is February 2, 2018. Petitioner: WALTER R. MULLINS 3714 East Grove Street Tampa, Florida 33602 Attorney for Petitioner: DEREK E. LARSEN-CHANEY, ESQ. Florida Bar Number: 099511 Phelps Dunbar LLP 100 South Ashley Drive, Suite 1900 Tampa, Florida 33602 Telephone: (813) 472-7550 Facsimile: (813) 472-7570 E-Mail: chaneyd@phelps.com PD.22941208.1 February 2, 9, 2018 18-00438H

FIRST INSERTION
NOTICE TO CREDITORS & NOTICE OF ADMINISTRATION IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA FILE NO. 17-CP-000880 PROBATE DIVISION IN RE: ESTATE OF BARBARA A. GEARHART Deceased. TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE AND ALL OTHER PERSONS INTERESTED IN SAID ESTATES: YOU ARE HEREBY NOTIFIED that the administration of the Estate of BARBARA A. GEARHART, Deceased, late of Hillsborough County, Florida, Probate Division, the address of which is 800 E. Twiggs Street, Tampa, Florida 33602. The Personal Representative of this estate is ARDEN STOKES, whose address is 2441 Crestview Road, Wimauma, Florida 33598. The name and address of the attorney for the Personal Representative is set forth below. Any and all creditors of the decedent and any other persons having claims or demands against the decedent's estate including unmatured, contingent or unliquidated claims on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY 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 the decedent's estate must file their claim WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of the first Publication of this notice is February 2, 2018. ALL CLAIMS, DEMANDS, AND OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED. DATED at Fort Lauderdale, Florida this 26 day of December, 2017. ARDEN STOKES Personal Representative DUBOW, DUBOW & WALLACE Attorneys for Petitioner By: DAVID J. WALLACE, ESQ. 215 North Federal Highway Dania Beach, Florida 33004 954-925-8228 David@ddwlaw.net February 2, 9, 2018 18-00475H

FIRST INSERTION
NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION File No. 17-CP-03000 IN RE: ESTATE OF DIANA M TAPIA 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 Diana M Tapia, deceased, by the Circuit Court for Hillsborough County, Florida, Probate Division, the address of which is P.O. Box 1110, Tampa, Florida 33601-1110; that the decedent's date of death was August 15, 2017; that the total value of the estate, less exempt property, is \$0.00 and that the names of those to whom it has been assigned by such order are: NAME, ADDRESS; Raymond Tapia, 9727 Tiffany Oaks Lane Tampa, Florida 33612; Kevin Tapia, 11461 Sheffield Road Spring Hill, FL 34608; Lorraine Tapia, 5423 Britwell Court Tampa, FL 33624; Daneine McMahon 11312 N. Ola Avenue Tampa, FL 33612 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 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 February 2, 2018. Personal Representative: SUZANNE S. WALTER 925 Anchorage Road Tampa, Florida 33602 Attorney for Personal Representative: LESLIE J. BARNETT Attorney Florida Bar Number: 1033310 BARNETT BOLT KIRKWOOD LONG & KOCHÉ 601 Bayshore Boulevard, Suite 700 Tampa, Florida 33606 Telephone: (813) 253-2020 Fax: (813) 251-6711 E-Mail: LJBarnett@barnettbolt.com Secondary E-Mail: JDurant@barnettbolt.com February 2, 9, 2018 18-00395H

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION File No. 17-CP-3348 IN RE: ESTATE OF PAUL KOLENBRANDER Deceased. The administration of the estate of PAUL KOLENBRANDER, deceased, whose date of death was November 7, 2017, is pending in the Circuit Court for Hillsborough County, Florida, Probate Division, the address of which is P.O. Box 1110, Tampa, FL 33601. 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 February 2, 2018. Personal Representative: JULIE M. GODDARD P.O. Box 273792 Tampa, Florida 33688 Attorney for Personal Representative: RACHEL ALBRITTON LUNSFORD Attorney Florida Bar Number: 0268320 BARNETT BOLT KIRKWOOD LONG & KOCHÉ 601 Bayshore Boulevard Suite 700 Tampa, FL 33606 Telephone: (813) 253-2020 Fax: (813) 251-6711 E-Mail: rlunsford@barnettbolt.com Secondary E-Mail: mjohanson@barnettbolt.com #1077449 February 2, 9, 2018 18-00439H

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION File No. 2017-CP-003065 Division Probate IN RE: ESTATE OF ALICIA DAWN EMOND Deceased. The administration of the estate of Alicia Dawn Emond, deceased, whose date of death was February 15, 2017, is pending in the Circuit Court for Hillsborough County, Florida, Probate Division, the address of which is 401 N. Jefferson St., Tampa, FL 33602. 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 February 2, 2018. Personal Representative: Venice Carpenter 2256 Grantham Ave Davenport, Florida 33837 Attorney for Personal Representative: Daniel de Paz, Esq. Attorney Florida Bar Number: 108866 Haynes & de Paz, P.A. 407 Wekiva Springs Road, Suite 217 Longwood, FL 32779 Telephone: (407) 960-7377 Fax: (407) 636-6904 E-Mail: dan@haynesanddepaz.com Secondary E-Mail: mayling@haynesanddepaz.com February 2, 9, 2018 18-00481H

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR HILLSBOROUGH COUNTY, FLORIDA PROBATE DIVISION File No. 18-CP-000118 Division PROBATE IN RE: ESTATE OF MADELINE LOUISE PRESSER Deceased. The administration of the estate of MADELINE LOUISE PRESSER, deceased, whose date of death was December 24, 2017; File Number 18-CP-000118, is pending in the Circuit Court for Hillsborough County, Florida, Probate Division, the address of which is 800 Twiggs Street, Tampa, Florida 33607. 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 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. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: February 2, 2018 THOMAS B. PEARCE Personal Representative 11322 Fulmar Rd. Weeki Wachee, FL 34614 WILLIAM K. LOVELACE Attorney for Personal Representative Email: fordlove@tampabay.rr.com Florida Bar No. 0016578 SPN# 01823633 Wilson, Ford & Lovelace, P.A. 401 South Lincoln Ave. Clearwater, Florida 33756 Telephone: 727-446-1036 February 2, 9, 2018 18-00389H

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA... CASE NO.: 16-CA-004470 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-9

utes on the 19th day of February, 2018 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: LOT 60, BLOCK 2, COUNTRY VILLAGE, UNIT 2, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 55, PAGE 36, OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA.

THE ADMINISTRATIVE OFFICE OF THE COURT AS FAR IN ADVANCE AS POSSIBLE, BUT PREFERABLY AT LEAST (7) DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE OR OTHER COURT ACTIVITY OF THE DATE THE SERVICE IS NEEDED: COMPLETE A REQUEST FOR ACCOMMODATIONS FORM AND SUBMIT TO 800 E. TWIGGS STREET, ROOM 604 TAMPA, FL 33602.

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA CIVIL DIVISION

Defendant(s). TO: Edwin Perez; LAST KNOWN ADDRESS, 11309 Pelican Lake Court, Riverview, FL 33569 and Unknown Spouse of Edwin Perez; LAST KNOWN ADDRESS, 11309 Pelican Lake Court, Riverview, FL 33569

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, FISMAN & GACHE, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, on or before FEBRUARY 19TH 2018

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT, IN AND FOR HILLSBOROUGH COUNTY, FLORIDA Case No.: 17-CA-006771 LAKEVIEW LOAN SERVICING, LLC; Plaintiff, VS. RIA LENA BRANKER, ET AL; Defendant(s).

OBSERVER 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.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 13TH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA Case No. 12-CA-001506 THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2005-1.

der for cash via an online auction at http://www.hillsborough.realforeclose.com at 10:00 AM on the 16th day of February 2018, the following described property as set forth in said Uniform Final Judgment, to wit: LOTS 17 AND 18, BLOCK 2, HENDRY & KNIGHT'S ADDITION TO JACKSON HEIGHTS, AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 23, PAGE 75 OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA.

NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA Case No.: 17-CC-033567 Division: H PROVIDENCE TOWNHOMES HOMEOWNERS ASSOCIATION, INC., a Florida non-profit corporation Plaintiff, v. JONATHAN GRAHAM; UNKNOWN SPOUSE OF JONATHAN GRAHAM; and UNKNOWN TENANT(S).

Also known as 2138 Fluorshire Drive, Brandon, FL 33511 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 within 60 days after the sale.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA GENERAL JURISDICTION CASE NO. 17-CA-007144 WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST, Plaintiff, vs. ERNEST L. CENTER, et al. Defendant(s).

HILLSBOROUGH COUNTY, FLORIDA. LESS THE SOUTH 15.00 FEET THEREOF OF THE SAID 136 FEET. Property Address: 212 N RIDGEWOOD AVE, BRANDON, FL 33510 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 within 60 days after the sale.

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT, IN AND FOR HILLSBOROUGH COUNTY, FLORIDA Case No.: 29-2017-CA-006757 BANK OF AMERICA, N.A. Plaintiff, VS. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF WALTER LEE GIBBONS, DECEASED; 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; CELESTE CHARISE GIBBONS-PEOPLES; WALTER DUANE GIBBONS; UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY; UNKNOWN TENANT #2 IN POSSESSION OF THE PROPERTY, ET AL; Defendant(s).

a/k/a 103 EAST NORTH STREET, TAMPA, FL 33604 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Marinosci Law Group, P.C., Attorney for Plaintiff, whose address is 100 W. Cypress Creek Road, Suite 1045, Fort Lauderdale, Florida 33309 on or before FEBRUARY 19TH 2018, a date which is within thirty (30) days after the first publication of this Notice in the BUSINESS OBSERVER 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.

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 17-CA-005398 CIT BANK, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOSEPH SALVATORE RUSSO, DECEASED, et al. Defendant(s).

MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 32, PAGE 41, OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA. Property Address: 1710 W. FERIS AVE., TAMPA, FL 33603 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 within 60 days after the sale.

Choices and Solutions

What Should Be Done

Left unchanged, Social Security and Medicare are bankrupting America. Here are practical ways to provide a social safety net for those who need it. Unfortunately, politicians don't show the courage to cross that bridge.

BY MILTON & ROSE FRIEDMAN

Most of the present welfare programs should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests — ideological, political and financial — stand in the way.

Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash — a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.

THE NEGATIVE INCOME TAX

The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

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Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

To simplify the discussion, let us use the simpler British term of “personal allowances” to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable break-even levels and tax rates, it would be far less expensive than our present system.

There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

1. Repeal immediately the payroll tax.
2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program including elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the “Family Assistance Plan.”

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on “The Impossibility of Radical Welfare Reform”:

“All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

“The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

“The third is the additional cost to the taxpayers.

“To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time.”

The conflict arises from the content given to “decent,” to “strong” and to “reasonable,” but especially to “decent.” If a “decent” level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how “strong” and “reasonable” are interpreted.

Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, “The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more.”

Even the \$6,000 “typical” figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape.

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: “There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time.”

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.