## Coconut Telegraph

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## Deadline

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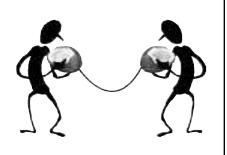
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# Editorial: Lessons of Foreclosure

all know someone that has been through the cycle of foreclosure. Here are a few personal experiences....

The college student that has had to move three times in one year because their landlords' mortgages foreclosed. The landlords did not disclose this when leasing the property.

The real estate lady that couldn't find work and was turned down for assistance because she owned a home. "But my house is in foreclosure because I can't pay the mortgage!" she told them. "Sorry, we don't usually have people in here that own a home," they said.

The family man that lost his home to foreclosure moved his wife and children to a rented home that soon foreclosed. moved again, that house foreclosed, moved again, that house also foreclosed, all within Step 5. If you have run out of options a year!

It is a rather harrowing experience.

In this time of economic uncertainty we The upside is that you are no longer paying Step 6. Find a stable landlord you can for a house that devalued to the point of being worth half of what you mortgaged it Step 7. Before signing a lease check with for. You no longer are burdened by property taxes and the outrageous cost of

> With a rise in foreclosures there is no time to sit around and do nothing because you are embarrassed to reach out for help. Step 1. Denial. "This can't be happening to me!" Get over it.

Step 2. Looking for a new loan. Sorry, but it is next to impossible. Go buy a lottery ticket.

Step 3. Panic. Face reality.

Step 4. Prolong the process. If you can't afford to pay a lawyer call a reputable real estate professional that specializes in foreclosures. Call now, you may have options.

start packing and save up some money to move.

the County Clerk's office to find out if a foreclosure has been filed on that property.

In a foreclosure you most likely have 10 days to get out. If your mortgage holder threatens to ruin your reputation, show pictures of the "mess" you left, badgers you in public, or acts unprofessional in anyway you can report them to the state and they can lose their license. Remember, this is no picnic for them either.

The good news is... 10 years ago if you had a foreclosure you'd probably not have much hope of owning another house. Now with foreclosures happening everywhere and vacant buildings all over the stigma is gone and there is hope. If you are facing foreclosure and need help call Jim Wilson at 305-942-1777. He is a realtor and an expert at foreclosure and short sales.

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# Entertainer of the Month Frank Carmelitano



By Rachel R. Peine; Photo by Rich Peine

It's Sunday morning (well, actually around 1:00 in the afternoon), and pelicans are gliding down to the pilings near the dock at Snapper's. The aura at the patio tables and outside bar has that easy, mellow feel of people taking their time to enjoy the bloody marys, the ocean, and the relaxing sound of Frank Carmelitano's jazz guitar.

Frank's background contributes to his blend of styles. When Frank was 12, his family moved from the U.S to

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Spain for several years - his father was an abstract expressionist painter who wanted to bring up his family in a more welcoming environment. After leaving home at 17, Frank stayed in Europe for a while, studying and playing. He developed his own style of jazz and popular music, influenced by jazz players like Joe Pass, Wes Montgomery, and Earl Klugh. He studied classical guitar for many years and also studied music at the University Continued on page 20...

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- \* John Galt is the heroic main character in Ayn Rand's novel Atlas Shrugged. Galt is a creator and inventor who embodies the power of the individual. He serves as a counterpoint to the social and economic structure depicted in the novel. The depiction portrays a society based on oppressive bureaucratic functionaries and a culture that embraces the stifling mediocrity and egalitarianism of socialistic idealism. He is a metaphorical Atlas of Greek mythology, holding up the world. We could use him to save us now!

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