# <u>ESTATE</u>

# **First Notice**

ESTATE OF MICHAEL C. ANTONACCI, file number 3524-01374, late of Moosic, Lackawanna County, PA (Date of death: 09/20/2024). Christine Szymaszek was appointed Executrix on October 9, 2024. Any person or persons having claim against or indebted to the Estate must present same to the Executrix c/o Jeffrey A. Levine, Esquire, Herlands & Levine, 27 North Main Street, Suite 301, Carbondale, PA 18407.

ESTATE OF MARILYNN BISCIAIO, A/K/A MARILYNN F. BISCIAIO, DECEASED, LATE OF SCRANTON, PENNSYLVANIA (DIED SEPTEMBER 3, 2024). All persons indebted to said Estate are required to make payment and those having claims or demands to present the same, without delay, to Paula Yaggi, Executrix, c/o Attorney Joseph F. Gaughan, 1107 Oram Street, Scranton, PA 18504. LAW OFFICE OF JOSEPH F. GAUGHAN, P.C., JOSEPH F. GAUGHAN, ESQUIRE, ATTORNEY FOR THE ESTATE

NOTICE is hereby given of the opening of **ESTATE OF JOHN A. BUNTZ**, late of 1500 Cherry Street, City of Scranton, County of Lackawanna and Commonwealth of Pennsylvania (died 04/03/2024). Letters Testamentary were granted on August 13, 2024 to: Daniel Flynn, 526 Hickory Street, Peckville, County of Lackawanna and Commonwealth of Pennsylvania. All persons having claims shall present them to the Executor named above and all persons indebted to decedent shall make payment to WILLIAM P. OPEIL, ESQ., 113 Windsor Way, Moscow, PA 18444, Attorney.

ESTATE OF EVELYN A. COSKLO, file number 3518-00907, late of Fell Township, Lackawanna County, PA (Date of death: 04/23/2018). David Cosklo was appointed Administrator on July 12, 2024. Any person or persons having a claim against or indebted to the Estate present same to the Administrator C/O Jeffrey A. Levine, Esquire, Herlands & Levine, 27 North Main Street, Suite 301, Carbondale, PA 18407.

IN RE: ESTATE OF LAWRENCE NORMAN ENDERLINE, JR., late of Lackawanna County, Pennsylvania, (died September 15, 2024). Letters of Administration in the above Estate having been granted, all persons having claims or demands against the Estate of the Decedent shall make them known and present them, and all persons indebted to the said Decedent shall make payment thereof, without delay, to Patricia Enderline, Personal Representative, or to Joseph S. Toczydlowski, Jr., Esquire of the Toczydlowski Law Office, 723 North Main Street, Archbald, PA 18403.

Notice is hereby given that Letters of Testamentary have been granted in the ESTATE OF BRIAN A. EVANS, late of Scranton, Pennsylvania (Died: September 23, 2024.) All persons indebted to said Estate are required to make payment, and those having claims or demands to present the same without delay Paul R. Mazzoni, Esq., - Attorney for the Estate, Bank Towers – Suite 201, 321 Biden Street, Scranton, PA 18503 IN RE: ESTATE OF LAWRENCE NORMAN ENDERLINE, JR., late of Lackawanna County, Pennsylvania, (died September 15, 2024). Letters of Administration in the above Estate having been granted, all person having claims or demands against the Estate of the Decedent shall make them known and present them, and all persons indebted to the said Decedent shall make payment thereof, without delay, to Patricia Enderline, Personal Representative, or to Joseph S. Toczydlowski, Jr., Esquire of Toczydlowski Law Office, 723 North Main Street, Archbald, PA 18403.

ESTATE OF MARY KAY JORDAN, ESTATE NUMBER 35-2024-1330, DECEASED, LATE OF DUNMORE, PA LACKAWANNA COUNTY, PA: DIED AUGUST 21, 2024. NOTICE IS HEREBY GIVEN THAT LETTERS OF TESTAMENTARY HAVE BEEN GRANTED IN THE ABOVE ESTATE. ALL PERSONS INDEBTED TO SAID ESTATE ARE REQUIRED TO MAKE PAYMENTS, AND THOSE HAVING CLAIMS OR DEMANDS ARE TO PRESENT THE SAME WITHOUT DELAY TO PETER B. JORDAN, 2104 N WASHINGTON AVE, SCRANTON, PA 18509.

ESTATE OF JAMES D. KALLMEYER, late of the Borough of Moosic died 08/19/2024 Letters of Testamentary granted to Patricia Villian, Sean Gallagher Attorney for the Estate, 416 Jefferson Avenue, Scranton, PA 18510. Notice is hereby given that Letters of Administration have been granted. All persons indebted to the said estate are required to make payment, and those having claims or demands are to present the same without delay to the Executrix name.

In the ESTATE OF DONALD R. KOVALESKI of Fell Township, Lackawanna County, Commonwealth of Pennsylvania. Letters of Administration in the above estate have been granted to Mary D. Kovaleski. All persons indebted to said estate are requested to make prompt payment and all having claims against said estate will present them without delay to: Marissa McAndrew, Esquire, McAndrew Law Offices, PC, 630 Main Street, Forest City, PA 18421, (570) 785 – 3333, Attorney for the Estate

ESTATE OF JANET T. MCCABE a/k/a JANET TRENERY MCCABE, late of Clarks Green, Lackawanna County, Pennsylvania (died July 19, 2024). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to John Robert McCabe Jr., Executor, 3 Hawke Lane, Rockville Centre, NY 11570, or to James J. Gillotti, of Oliver, Price & Rhodes LLP, Attorney for the Estate, 1212 South Abington Road, Clarks Summit, Pennsylvania 18411.

ESTATE OF MARION NAMYAK, ESTATE NUMBER 35-2024-1326, DECEASED, LATE OF PECKVILLE, PA, LACKAWANNA COUNTY, PA: DIED AUGUST 27, 2024. NOTICE IS HEREBY GIVEN THAT LETTERS OF TESTAMENTARY HAVE BEEN GRANTED IN THE ABOVE ESTATE. ALL PERSONS INDEBTED TO SAID ESTATE ARE REQUIRED TO MAKE PAYMENTS, AND THOSE HAVING CLAIMS OR DEMANDS ARE TO PRESENT THE SAME WITHOUT DELAY TO MELISSA STRACKBEIN AKA MELISSA SALIJKO, 739 LINCOLN ST, DICKSON CITY, PA 18519.

### Second Notice

NOTICE IS HEREBY GIVEN that Letters Testamentary in the ESTATE OF JANE A. CLARK A/K/A JANE CLARK late of the City of Scranton, Lackawanna County, Pennsylvania, have been granted to the undersigned. All persons indebted to said estate are required to make immediate payment and those having claims shall present them for settlement to: LISA THURSTON, EXECUTRIX, BRENDA D. COLBERT, ESQUIRE, COLBERT & GREBAS, P.C., 210 Montage Mountain Road – Suite A, Moosic, PA 18507. Date of Death: August 17, 2024.

NOTICE IS HEREBY GIVEN that Letters Testamentary have been granted to Linda Forgione, Executor of the ESTATE OF CHARLES D. FORGIONE, JR. A/K/A CHARLES D. FORGIONE, deceased, who died on August 23, 2024, late of Scranton, Pennsylvania. All persons indebted to the estate are required to make payment and those having any claims or demands are to present the same, without delay, to the Executor Linda Forgione, c/o her attorney Carlo A. LaMonica, Esquire, LaMonica Law Firm LLC, 3218 Pittston Avenue, Scranton, PA 18505.

ESTATE OF JOHN G. GALLO, SR., DECEASED, late of Factoryville, Lackawanna County, Pennsylvania (Died August 17, 2024). Notice is hereby given that Letters Testamentary have been granted in the above estate. All persons indebted to said estate are required to make payment, and those having claims or demands are to present the same without delay, to Muriel D. Gallo, Executrix, or Carlene R. Gallo, Esquire, Attorney for the Estate, Gallo and Gownley, Suite 900 Bank Towers, 321 Biden St., Scranton, PA 18503.

ESTATE OF CHARLES F. GARDOCKI, late of the City of Scranton died 07/31/24 Letters of Testamentary granted to Charles J Gardocki, Sean Gallagher Attorney for the Estate, 416 Jefferson Avenue, Scranton, PA 18510. Notice is hereby given that Letters of Testamentary have been granted. All persons indebted to the said estate are required to make payment, and those having claims or demands are to present the same without delay to the Executor name.

ESTATE OF BEVERLÝ J. GILARDE late of Scranton, PA (died September 6, 2024), Michael Shishlo, Denise Besket, and Kimberly Lopez, Co-Administrators. Paul A. Kelly, Jr., Esq. – Attorney. 201 Lackawanna Avenue, Suite 306, Scranton, Pa. 18503

ESTATE OF DOROTHY M. LENHART, A/K/A DOROTHY MARIE LENHART, late of Elmhurst Township, Lackawanna County, Pennsylvania (died September 20, 2024). Notice is hereby given that Letters Testamentary have been granted in the above Estate. All persons indebted to said Estate are required to make payment; and those having claims or demands are to present the same without delay to Carol Y. Snyder, 187 Columbus Drive, Archbald Pennsylvania 18403 and counsel for the Estate, Nancy M. Barrasse, Esquire, 224 Adams Avenue, Scranton, Pennsylvania 18503.

ESTATE OF MARIE C. MERCANTI, DECEASED, late of 2031 FARR STREET, SCRANTON, PA 18504, (Died SEPTEMBER 26, 2024) LISA M. MULHOLLAND, and MICHAEL P. MERCANTI, Co-Executors; Dante A. Cancelli, Suite 260, 125 N. Washington Ave., Scranton, Pennsylvania 18503, Attorney. DANTE A. CANCELLI, ESQUIRE ESTATE OF MARILYN D. ROCHE, late of the Borough of Dunmore, Pennsylvania (died May 23, 2024). Notice is hereby given that Letters of Testamentary on the above Estate have been granted to William D. Roche, of the Borough of Dunmore, Pennsylvania. All persons indebted to the said estate are required to make payment and those having claims to present the same without delay to the Personal Representatives named herein, or to Nicholas D. Tellie, Esquire, Tellie & Coleman, P.C., 310 East Drinker Street, Dunmore, PA 18512.

ESTATE OF JOSEPH J. RUSHEN, late of Scranton, Lackawanna County, Pennsylvania. Letters of Administration have been granted to the below named personal representative, who requests all persons having claims or demands against the Estate of the Decedent to make known the same, and all persons indebted to the Decedent to make payments without delay to Diane Adams, Administrator, c/o The Roth Law Firm, P.O. Box 4355, Allentown, PA 18105 or her Attorney, Robert B. Roth, Esquire, The Roth Law Firm, P.O. Box 4355, Allentown, PA 18105.

ESTATE OF PATRICK GREGORY WILLIAMS, late of Clarks Summit, PA; died February 2, 2024; Hajrija Durakovic Williams, Executor; Patrick M. Rogan, Attorney for the Estate, 604 North State Street, Clarks Summit, PA 18411.

NOTICE IS HEREBY GIVEN that Letters Testamentary have been granted to Linda Witzgall in the ESTATE OF JOHN J. WITZGALL, late of Archbald, PA (died 09/25/2024). All persons indebted to said estate are requested to make payment, and creditors to present their claims without delay to the Executiv c/o Ernest A. Sposto, Jr., Esq., 108 North Washington Avenue, Suite 401, Scranton, PA 18503, Attorney for the Estate.

## Third Notice

RE: ESTATE OF BARBARA A. ADMIRE A/K/A BARBARA ADMIRE, late of Scranton, PA, who died April 4, 2024. Letters Testamentary in the above estate having been granted, all persons having claims or demands against the estate of the decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to: Daniel L. Penetar, Jr., Esquire, 753 East Drinker Street, Dummore, PA 18512.

CHAZ STANLEY BASTONE, late of Dickson City, Lackawanna County, Pennsylvania, (died October 7, 2020). Notice is hereby given that Letters of Administration have been issued to Anderson Bastone, Administrator. MARIANNE M. STIVALA, ESQUIRE, CALI LAW, 103 EAST DRINKER STREET, DUNMORE, PENNSYLVANIA 18512.

ESTATE OF MARY BARBARA CAMPBELL A/K/A SISTER MARY BARBARA CAMPBELL, IHM, late of Scranton, Lackawanna County, Pennsylvania (died December 29, 2022). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Sister Theresa M. Jordan, IHM, Executor, IHM Center, 2300 Adams Avenue, Scranton, Pennsylvania 18509 or to Jenna Kraycer Tuzze, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, Clarks Summit, Pennsylvania 18411.

NOTICE IS HEREBY GIVEN that Letters of Administration have been granted in the ESTATE OF DOUGLAS A. BIESECKER, deceased, of Newton Township, Lackawanna County, who died on June 15, 2022. All persons indebted to said estate are required to make payment and those having any claims or demands are to present the same without delay unto the Administrator, Lucinda Faye Biesecker, in the care of Kelley, Polishan & Solfanelli, LLC, 259 S. Keyser Avenue, Old Forge, Pennsylvania, 18518.

NOTICE IS HEREBY GIVEN that Letters Testamentary were granted to Kelly Carlin, a/k/a Kelly Toth, in the **ESTATE OF JOANNE CARLIN**, late of South Abington Twp., Lackawanna County, Pennsylvania, who died on August 15, 2024. All persons indebted to the said Estate are required to make payment, and those having claims or demands to present the same without delay to the estate's counsel named below: Edwin A. Abrahamsen, Esquire, Abrahamsen, Conaboy & Abrahamsen, P.C., 255 E. Grove St., 2<sup>nd</sup> FL, Clarks Summit, PA 18411.

ESTATE OF MARIAN FARRELL A/K/A SISTER LILLIAN MARIE FARRELL, IHM A/K/A SISTER LILLIAN M. FARRELL, IHM, late of Scranton, Lackawanna County, Pennsylvania (died August 8, 2024). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Sister Theresa M. Jordan, IHM, Executor, IHM Center, 2300 Adams Avenue, Scranton, Pennsylvania 18509 or to Jenna Kraycer Tuzze, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, Clarks Summit, Pennsylvania 18411.

**ROBERT BOB GOOSLEY**, Deceased. Late of Ransom Twp., Lackawanna County, PA. D.O.D. 12/29/23. Letters of Administration on the above Estate have been granted to the undersigned, who request all persons having claims or demands against the estate of the decedent to make known the same and all persons indebted to the decedent to make payment without delay to Lori Ann Goosley, Administratrix, 1429 Whites Ferry Rd., Falls, PA 18615. Atty.: Michael P. Fenerty, Willig, Williams & Davidson, 1845 Walnut St, 24<sup>th</sup> FL, Phila, PA 19103

ESTATE OF ROSEMARY GRACE KALYAN A/K/A SISTER JAN MARIE KALYAN, IHM, late of Scranton, Lackawanna County, Pennsylvania (died May 31, 2024). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Sister Theresa M. Jordan, IHM, Executor, IHM Center, 2300 Adams Avenue, Scranton, Pennsylvania 18509 or to Jenna Kraycer Tuzze, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, Clarks Summit, Pennsylvania 18411.

NOTICE IS HEREBY GIVEN that Letters Testamentary have been granted in the ESTATE OF SHIRLEY C. KANE, Deceased, 1528 Mount Cobb Road, Jefferson Township, Lackawanna County, Pennsylvania 18436, who died on May 27, 2024. All persons indebted to the Estate are requested to make payment and those having claims or demands are to present same, without delay, to the Executrix, Melanie D. Kane, a/k/a Melanie D. Carpenter, or Michael N. Krisa, Attorney for the Estate, 3397 Scranton/Carbondale Highway, Suite 4. Blakely Pennsylvania 18447, Michael N. Krisa, Esquire, KRISA & KRISA, P.C.

NOTICE IS HEREBY GIVEN that Letters Testamentary in the ESTATE OF MARTHA MROCZKA, late of Scott Township, Lackawanna County, Pennsylvania, have been granted to the undersigned. All persons indebted to said estate are required to make immediate payment and those having claims shall present them for settlement to: LINDA A. NEWBERRY, EXECUTRIX, KEVIN R. GREBAS, Esquire, COLBERT & GREBAS, P.C., 210 Montage Mountain Road – Suite A, Moosic, PA 18507. Date of Death: March 17, 2024.

IN RE: ANGELO J. MUSSO, deceased, late of Borough of Moosic, Lackawanna County, Pennsylvania, who died July 21, 2024. Letters of Testamentary having been granted in said Estate, all persons indebted thereto shall make payment and all creditors shall present their claims without delay to Walker & Walker, P.C., Matthew H. Walker, Esquire, Attorney for the Estate, P.O. Box 747, 364 Hamlin Highway, Hamlin, Pennsylvania 18427. Matthew H. Walker, Esquire, Walker & Walker, PC, Attorney

Notice is hereby given that Letters of Administration have been granted in the ESTATE OF PHILIP A. PETTINATO, late of Carbondale, Lackawanna County, Commonwealth of Pennsylvania (died March 6, 2024). All persons indebted to said Estate are requested to make payments and all those having claims or demands are to present same, without delay to LORI GOLECKI, Administratrix of the Estate of John J. McGee, Esquire, Attorney for the Estate, P.O. Box 3298, Scranton, PA, 18505. John J. McGee, Esquire, Attorney for the Estate

NOTICE IS HEREBY GIVEN THAT Letters Testamentary have been granted in the **ESTATE OF PATRICK T. RUANE**, Deceased, late of 2214 Pittston Avenue, City of Scranton, Pennsylvania, 18505 (died June 19, 2024), and all persons indebted to said estate are requested to make payment, and those having claims to present the sum without delay, to KAILEY S. RUANE, Executor, *c/o* JOHN J. MINORA, ESQUIRE, MINORA KROWIAK MUNLEY BATYKO, 700 Vine Street, 18510, Attorney for the Estate.

ESTATE OF JOSEPH J. RUSHEN, late of Scranton, Lackawanna County, Pennsylvania. Letters of Administration have been granted to the below named personal representative, who requests all persons having claims or demands against the Estate of the Decedent to make known the same, and all persons indebted to the Decedent to make payments without delay to Diane Adams, Administrator, c/o The Roth Law Firm, P.O. Box 4355, Allentown, PA 18105 or her Attorney, Robert B. Roth, Esquire, The Roth Law Firm, P.O. Box 4355, Allentown, PA 18105.

Notice is hereby given that Letters of Testamentary have been granted in **CHRISTINE A. SALERNO**, late of Scranton, Pennsylvania (Died: August 27, 2024). All persons indebted to said Estate are required to make payment, and those having claims or demands to present the same without delay to Paul R. Mazzoni, Esq., Attorney for the Estate, Bank Towers – Suite 201, 321 Biden Street, Scranton, PA 18503.

IN RE: ESTATE OF JOAN D. SARTI, late of Moosic, Lackawanna County, Pennsylvania, (died December 5, 2021). Letters of Administration in the above Estate having been granted, all person having claims or demands against the Estate of the Decedent shall make them known and present them, and all persons indebted to the said Decedent shall make payment thereof, without delay, to Sherri Rook, Personal Representative, or to Joseph S. Toczydlowski, Jr., Esquire, of the Toczydlowski Law Office, 723 North Main Street, Archbald, PA 18403.

### RE: ESTATE OF LINDA MARGARET SMITH,

ESTATE NO. 35-24-01283, late of Dunmore, Lackawanna County, PA (died April 28, 2024). Notice is hereby given that Letters of Administration for the Estate of Linda Margaret Smith have been issued to James E. Smith, Administrator of the Estate. All those having claims or demands against the Estate or indebtedness owed to the Estate shall present claims or remit payment without delay to: Administrator James E. Smith, c/o Atty. Corey D. O'Brien, O'BRIEN LEGAL, 72 Glenmaura National Boulevard, Suite 104, Moosic PA 18507.

#### CHANGE OF NAME

Notice is given that **Amy Martin** has filed a Petition for Change of Name of Tamta Kiguradze from **Tamta Kiguradze** to **Tamta Kim Martin**. A hearing will be held on December 5, 2024, at 11am at Lackawanna County Courthouse, Scranton, PA.

T1 11/8/24

#### NOTICE

In the Court of Common Pleas of Lackawanna County, Pennsylvania Case Nos.:

- 2018 FC 40376: Mark McAndrew, Sheriff vs. Michael Robert Pierre
- 2019 FC 41340: Mark McAndrew, Sheriff vs. George P. Shipp
- 2019 FC 41069: Mark McAndrew, Sheriff vs. Rocksroy Rosheeme Gunn
- 2019 FC 41498: Mark McAndrew, Sheriff vs. Robert Garrett Gonzalez
- 2014 FC 41222: Mark McAndrew, Sheriff vs. Timothy D. Welch

#### Notice:

Pursuant to Petitions for Forfeiture filed in the abovereferenced cases, notice is hereby given that on September 9, 2024, the Honorable Patricia Corbett, President Judge of the Court of Common Pleas of Lackawanna County, issued an Order requiring the above-named Respondents to show cause why Mark McAndrew, Sheriff of Lackawanna County, should not be permitted to proceed with the disposal of firearms, weapons, and ammunition deemed abandoned.

The Rule is returnable for answer of December 5, 2024. A hearing on the Petitions and any responses will be held on Thursday, December 12, 2024 at 3:00 p.m. in the Lackawanna County Government Center, Courtroom D, located at 123 Wyoming Avenue, Scranton, PA 18503. All interested parties are invited to appear and show cause why the Petitioner's request for the disposal of firearms, weapons, and ammunition considered abandoned should not be granted.

#### RINALDI & POVEROMO, P.C., Attorneys

T1 11/8/24

HOURIGAN, KLUGER & QUINN A PROFESSIONAL CORPORATION BY: JAMES T. SHOEMAKER, ESQUIRE IDENTIFICATION NO. 63871 LAW OFFICES 600 THIRD AVENUE KINGSTON, PA 18704-5815 (570) 287-3000

ATTORNEY FOR PLAINTIFF

LUZERNE BANK,

PLAINTIFF,

V.

HERBERT A. KRIEGH and JEAN KRIEGH,

DEFENDANTS.

IN THE COURT OF COMMON PLEAS OF LACKAWANNA COUNTY

CIVIL ACTION--LAW

CASE NO. 2024-CV-5123

**NOTICE IS HEREBY GIVEN TO the Defendant, Herbert A. Kriegh,** that a Complaint in Mortgage Foreclosure has been filed against you in the above captioned matter on July 23, 2024.

### PUBLIC NOTICE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

### YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

NORTH PENN LEGAL SERVICES, INC. 33 North Main Street, Suite 200 Pittston, PA 18640 (570) 299-4100 (877) 953-4250 (toll free) (570) 824-0001 (fax) -or-PENNSYLVANIA LAWYER REFERRAL SERVICE P.O. Box 1086 100 South St., Harrisburg, PA 17108 (Pennsylvania residents phone: 1-800-692-7375; out-of-state residents phone: 1-717-238-6715)

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.