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HOW DOES THE CORPORATE TRANSPARENCY ACT IMPACT SMALL BUSINESSES?

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

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Rendering of possible auto dealership in Greenburgh.

Plans for automotive buildings in Greenburgh being prepared

BY PETER KATZ / pkatz@westfairinc.com

The building at 578 Tarrytown Road would have about 8,000 square feet of space.

The owner of two parcels of land in Greenburgh wants to construct two new buildings that would be used for automobile-oriented retailing and service businesses. The land being considered for development by its owner Manuel Yanez is at 560-564 Tarrytown Road and 578 Tarrytown Road. According to Architect Jorge B. Hernandez, president of ARQ Architecture in Ossining, there would be either car storage or car storage along with an automobile dealership at 560-564 Tarrytown Road. The 578 Tarrytown Road project would be for a car wash and a car detailing facility that also would provide car storage along with a lounge where members would meet to socialize and exhibit their exotic and sports cars.

In a pre-submission meeting with members of the Greenburgh Planning Board, Hernandez emphasized that the precise nature of the buildings and businesses at each site has yet to be determined. He did say that it is expected that the building that goes up at 560-564 Tarrytown Road would have about 34,000 square feet of space. The building at 578 Tarrytown Road would have about 8,000 square feet of space.

A number of variances likely would be required for the projects, including for setbacks and lot coverage. A

special permit for motor vehicle sales would be needed if an automobile dealership is to be opened.

Hernandez explained that there would be an elevator in the car wash building to bring vehicles up to the second-floor lounge area for display. He said that if an automobile dealership were built at the 560-564 Tarrytown Road parcel, it would occupy two floors and the roof would be used for additional vehicle parking.

"We have two ideas one, which is a car dealership that will have a ramp in the back to bring the cars up to the second level with a showroom and maintenance areas" Hernandez said. "The second idea is to have storage. Again, car storage seems to be something that is looked for now."

Hernandez said that cars that are on exhibit in the proposed lounge above the car wash would not be for sale and would be privately owned. He said people would pay for memberships and that the lounge would be used by friends getting together, exhibiting their cars and talking

about them. He said he anticipates being able to present detailed business models when a formal development submission is made.

Greenburgh's Planning Department staff said that when a formal submission is made it would need to include several studies such as: a traffic study; a study of possible impacts on air, noise and odors; a steep slope analysis, stormwater management and soil erosion mitigation. They expressed the opinion that the projects would comply with Greenburgh's

2016 Comprehensive Plan.

Hernandez said that although they haven't decided whether the car wash would be automated or a facility where vehicles are washed by hand, they have already looked into whether putting in a car wash would create lines of vehicles waiting to enter. He said they found that it would not be an issue. Hernandez did not discuss a timetable for submitting proposed site plans and other application documents to the town of Greenburgh.

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Saugerties bank demands money back from insurance broker

BY BILL HELTZEL / bheltzel@westfairinc.com

An Ulster County bank wants to get back the bulk of a \$525,000 loan it claims was misused by an insurance broker who later declared bankruptcy.

Sawyer Savings Bank of Saugerties accused Michael G. Esposito of fraud, in a Jan. 16 complaint filed in U.S. Bankruptcy Court, Poughkeepsie.

Esposito of Highland, Sullivan County, obtained the loan “by misrepresenting his and his company’s liabilities,” the complaint states, and “then dissipated the proceeds of the loan.”

“We believe the allegations against Mr. Esposito are without merit,” Poughkeepsie attorney Gregory T. Dantzman said in an email, “as we expect the litigation will show.”

Esposito formed DenTen Insurance Services in 2021 and applied to the bank for a \$525,000 loan to fund start-up costs.

He indicated that DenTen had no liabilities, the complaint states, and he acknowledged that the loan, guaranteed by the U.S. Small Business Administration, had to be secured by a first-lien that gave the bank a right to his business assets.

In January 2022, when the loan was issued, Esposito allegedly acknowledged that the funds would be used only for working capital and that nothing significant had changed in the nearly four months since applying for the loan.

But just two weeks after he had applied for the loan, according to the bank, Esposito had made a deal with Satellite Agency Network Group, an alliance of independent insurance agencies based in New Hampshire. He

agreed to pay commissions and a share of profits for access to the network, and he gave Satellite Agency first-lien security interest in DenTen’s assets.

Sawyer claims it would not have loaned money to Esposito had it known about the deal, because his minimal assets and his liability under the Satellite Agency agreement made him uncreditworthy.

Sawyer also claims that Esposito violated terms of the bank loan by using \$170,000 to buy insurance brokerages in Pawling, Dutchess County, and Burnt Hills, Saratoga County, without the bank’s knowledge or consent.

Acquisitions, the complaint states, do not qualify as expenditures for working capital.

By 2023, DenTen was struggling, according to the complaint, with Esposito attributing the hardship to over-estimating new business revenue and over-budgeting for marketing, software and development.

In March 2023, still unaware of DenTen’s acquisitions, the bank agreed to defer loan payments for five months.

In October 2023, Esposito filed for personal Chapter 7 liquidation. He declared \$49,426 in assets and \$842,020 in liabilities.

Sawyer argues that Esposito should not be allowed to discharge his loan obligations in bankruptcy court because he had obtained the credit by making false representations with the intent to deceive the bank.

The bank is demanding \$488,000.

Sawyer is represented by Wappingers Falls attorney Mary K. Ephraim.



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► Massage parlors closed after police investigation

The Connecticut Department of Labor closed a pair of massage parlors in Monroe following compliance inspections by local police and state investigators.

Crystal Spa at 500 Monroe Turnpike and Blue Rose Spa at 115 Main St. have been closed indefinitely following complaints by residents who alleged illicit activity took place at both locations.

“Inspections were performed in

an effort to determine compliance with state labor laws,” said the Monroe Police Department in a press statement. “During the inspection, two establishments were found to be noncompliant and were immediately shut down by the Department of Labor until further notice. Each establishment also faces additional administrative sanctions from the Department of Labor.”

► CoreBev Group buys Continuum Distilling

CoreBev Group, a Stamford-based alcohol beverage group, has acquired Continuum Distilling, a Waterbury-based company known for taking beer and turning it into whiskey and gin.

The financial terms of the transaction were not disclosed. CoreBev Group founder and CEO Stelios Stavrianos told the Westfair Business Journal that his company raised more than \$1 million in Series A funding ahead of the transaction, which is an all-cash deal.

“We will be keeping on many, if not all of the existing Continuum Distilling products,” said Stavrianos. “In the deal we’re keeping Master Distiller Brandon Collins on the team

and growing the distillery’s footprint. We are renovating the space, including expanding the tasting room, and have purchased new equipment to help build up our co-packing business. We are doing a full rebrand of the distillery in the coming months.”

Stavrianos added the acquisition was “part of a much larger strategy in establishing a base for our brands and giving us the room we need to expand, both in footprint across the U.S., as well as enabling us to expand our product portfolio with additional products and innovation.”



► Survey finds employees mostly disengaged from work

Only one-third of American employees felt they were engaged in their work and workplace, according to new data from Gallup. While this is up slightly from the 32% engagement rate recorded in 2022, it is down from the 40% peak in June 2020, when the pandemic disrupted most workplaces.

Gallup also found the percentage of actively disengaged workers declined from 18% in 2022 to 16% in 2023, while 50% of employees were not engaged. The ratio of engaged to actively disengaged workers in the U.S. was 2.1-to-1 in 2023, up from 1.8-to-1 in 2022. The record high is a ratio of 2.7-to-

1, which was recorded in 2019.

As for the employers’ perspective, 51% of managers told Gallup that the post-pandemic restructuring of their staff created layoffs, budget cuts and staffing challenges that exacerbated the workplace difficulties with nearly two-thirds of managers added, their employees now have additional job responsibilities forced upon them.

Gallup stated that each percentage point gain or drop in engagement represents approximately 1.6 million full- or part-time employees and added that workers who were “not engaged or actively disengaged employees account for approximately \$1.9 trillion in lost productivity nationally.”



► Booksellers trade group leaving White Plains HQ

The American Booksellers Association (ABA), a national not-for-profit trade organization representing independently owned book retailers, announced it will be closing its White Plains headquarters office when its lease ends on Feb. 29.

The ABA has been based in White Plains for the past 12 years, but its staff has been working remotely since March 13, 2020. Going forward, it will use a Harrison address for mailing purposes while functioning as a virtual organization.

“The official office closing will significantly decrease ABA’s carbon footprint and allow the organization to use the money formerly spent on occupancy to support member services and programming,” said the organization in a press statement. “ABA’s remote work these past few years has allowed the organization to better serve its members who are located across the country — ABA staff now work from 10 different states — and enabled ABA to hire the best people for each open position, regardless of where they live. This hiring flexibility has also helped make ABA a significantly more diverse organization.”

The ABA subleased much of the office space for 2023, and the organization added its departure from White Plains office will have no impact on staff or members.



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MAIN OFFICE TELEPHONE
914-694-3600
OFFICE FAX
914-694-3699

EDITORIAL EMAIL
pkatz@westfairinc.com
(Westchester news)
phall@westfairinc.com
(Fairfield County news)

WRITE TO
4 Smith Ave., Suite 2
Mount Kisco, NY 10549

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Co-Publisher
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People in the News



OMAR SHAMSIE
ODYSSEY LOGISTICS

Danbury-based Odyssey Logistics has recruited Omar Shamsie to become chief commercial officer.

In his new role, Shamsie will focus on driving strategic sales growth, vertical market development and cross-sell initiatives to deepen customer relationships and drive new business.

Before joining Odyssey, Shamsie worked at Maersk, a global integrated logistics company, where he held several senior international leadership positions in 10 different countries, most recently as area managing director of Maersk in Canada.

"Bringing Omar on board is a significant step for us," said Hans Stig Moller,

CEO of Odyssey Logistics. "His expertise aligns perfectly with our mission to elevate our enterprise clients' operations and serve them more strategically."



DR. CLAUDIA FELBERG
WHITE PLAINS HOSPITAL

White Plains Hospital announced the appointment of Dr. Claudia Felberg as president of its medical staff.

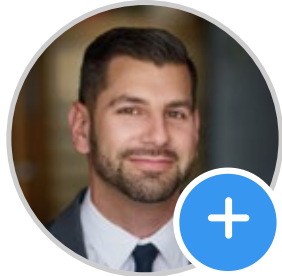
Felberg, a pulmonologist who previously was vice president, succeeds Dr. George Anastasian and will serve as president to the end of 2025. She is the first woman to hold this position.

Dr. Jk Rasamny, an otolaryngologist with the hospital, succeeds Felberg as vice president of the medical staff and pulmonologist Dr. Emanuel Wurm was elected secretary/treasurer.

"I am pleased to welcome Claudia, Jk and Emanuel to these leadership positions," said Dr. Michael Palumbo, executive vice president

and chief medical officer at White Plains Hospital.

"Their depth of knowledge and experience in both the clinical and administrative areas will serve our entire medical staff well."



HARRISON LEVY
BELFONTI COMPANIES

Belfonti Companies, a real estate development and investment firm, has hired Harrison Levy as director of construction.

In his new job, Levy will be responsible for the new development component of the company's portfolio, providing construction management oversight. Before joining the Hamden-based company, Levy was a team leader and senior project manager at Petra Construction Corp.

"Harrison brings to the Belfonti team a high level of energy and a wealth of past experience in the construction field," said Michael Belfonti, the CEO and founder of Belfonti Companies. "We are confident that



LOREN MEYER
LOTHROP ASSOCIATES
ARCHITECTS

The White Plains-based Lothrop Associates Architects has hired Loren Meyer as a senior architect.

Meyer, who ran his own firm out of New Canaan, is a registered architect and a LEED accredited professional with 25 years of experience designing commercial and residential projects in the New York tri-state area.

"Loren brings a wealth of experience and great energy to our firm," said Arthur J. Seckler III, principal at the firm. "His breadth of experience, innovative design, diligence and warm personality invigorates our team approach and the work we produce. He will collaborate closely with our clients to bring their visions to life."

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How does the Corporate Transparency Act impact small businesses?

Page 1



A PERSON WHO WILLFULLY VIOLATES BOI REPORTING REQUIREMENTS CAN FACE CIVIL PENALTIES UP TO

\$500
PER DAY



ADDITIONALLY BE FACED WITH UP TO

2 YEARS
IN PRISON



A STANDALONE FINE THAT COULD BE AS MUCH AS **\$10,000**

The Corporate Transparency Act (CTA) was passed in 2021 with the goal of requiring the disclosure of corporate ownership and the prevention of money laundering and the financing of terrorism. As a result, most U.S. corporations will be required to file Beneficial Ownership Information (BOI) with the Department of the Treasury's Financial Crime Enforcement Network (FinCEN).

Failure to comply with the CTA includes harsh penalties. A person who willfully violates BOI reporting requirements can face civil penalties up to \$500 per day the violation continues and could additionally be faced with up to two years in prison and a standalone fine that could be as much as \$10,000. False filing or refusal to correct inaccurate information will also incur the same penalties.

Companies that already existed on Jan. 1, 2024, have until Jan. 1, 2025, to complete the online filing form. Companies and corporations founded in between those two dates will have 90 days to do the same, and starting next year all new companies will have 30 days to file.

BOI consists of information, which can be used to identify the specific individuals who own or control a company, either directly or indirectly.

Companies will need to provide FinCEN with their name, all trade names, a current street address, the state or tribal territory where it was formed, and their Taxpayer Identification Number. The beneficial owners themselves will need to provide their legal name, date of birth, residential address, and the ID number from a state-issued document or credential such as a driver's license or passport.

With this information, federal authorities will be able to rapidly identify the identity of the owner or operator of a business. While often possible to determine with current databases, the centralized collection information will

make it significantly harder to obscure ownership information from the government. There may also be illegal operations identified through the process of implementing the law.

"With this step we are closing a loophole and sending a clear message: The United States is not a haven for dirty money," said Treasury Secretary

Janet Yellen during Jan. 8 remarks at FinCEN's offices. "Around the world lack of transparency, specifically due to opaque corporate structures, makes it easier to conceal illicit activity. Criminals utilize frightened shell companies to conceal and launder their ill-gotten gains."

The CTA was passed with bipartisan support, with both Democratic Sen. Sherrod Brown of Ohio and Florida's Republican Sen. Marco Rubio speaking in favor of the bill.

"Unsurprisingly, anonymity can lend itself well to hiding nefarious activity," said Rubio while initially introducing the bill in 2017. "We must work to ensure that law enforcement has the basic information, tools and authorities at its disposal to identify and disrupt illicit activities affecting our communities and our national security, whether it's human trafficking, health-care fraud, transnational corruption, or terrorism financing."

"We need to strengthen, reform and update our nation's anti-money laundering laws, and put an end to abuses by criminals of anonymous shell companies—these reforms are long overdue," said Brown when the CTA was included as a provision of the National Defense Authorization Act for 2021. "Updating and strengthening our money laundering and corporate transparency laws and insisting on tighter enforcement will finally provide for a 21st-century system to combat money laundering-related financial crimes, estimated by Treasury to generate about \$300 billion per year in illicit proceeds."

According to George May, the vice president of the small-business segment at the consulting firm Wolters Kluwer and its subsidiary the Corporate

Trust Corp., the need to file BOI information may catch many people unaware, particularly small-business owners who don't have a designated compliance officer or experience dealing with regulations. May used a barber shop as an example, observing that "you probably have your barber's license hanging on the wall, and clearly you're going to file your taxes like a good citizen and do all the other things we understand are

expected. You would have created an entity, probably an LLC that backs the organization, probably years ago."

"But other than that," May continued, "maybe pulling a certificate of good standing or filing an annual report every year, maybe something with the health department... you just cut hair and go home. You don't have to think about this stuff. Now all of a sudden, they're laying another thing on the stack that you have to deal with. You think about a small business and the owner may think 'that's for the big timers. That's not for me.' That's not the case anymore because of the government's position."

Many small businesses in Fairfield and Westchester counties agreed with May's observation. Of a half dozen small businesses contacted at random by Westfair Business Journal, ranging from retailers to manufacturers and plumbers, none had heard of the legislation and several expressed doubt that it would apply to them. All but one declined to go on record with their reactions.

Daniel Fendler, the White Plains-based owner of Lucid Liquid Candles, was surprised by the news that he would have to report ownership information to the federal government. He had only recently taken over the business, which makes paraffin burning lamps that behave like candles, from his father, the founder.

"I want to fill it out," Fendler said. "I want to be in compliance, we don't have anything to hide. It's just a matter of being aware of it and then knowing how to go about giving them the information that they would like. I think for a lot of small-business owners there's a tremendous amount of responsibility just to run the business and then you have all these compliance rules and regulations. It's a lot, it's not a matter of wanting to break any rules, it's just being aware of what the rules are and having the time and resources to do all the stuff."

Fendler indicated that he intended to file his BOI as soon as possible.

Wyatt Bosworth, the associate counsel with the Connecticut Business and Industry Association (CBIA), noted that his organization was working to inform small businesses in Connecticut.

"Awareness of the issue is definitely tough, especially given that companies that existed before January first of this year have to January first of next to file their report," he said. "It's incredibly important that the business community continues to educate small businesses on their reporting requirements under this law. As time goes on and as companies change and morph into new entities, that's when I think a lot of the compliance issues will come. Then the onus is on the company to update the federal government within 30 days of those changes. I think that is where a lot of the compliance issues will really come forward."

Bosworth stressed that while the initial application may not be complicated, it makes sense to involve any professionals who advise or inform the business with the process to help ensure that the information is current even as the company changes. He advised that CPAs are likely the best professionals to consult.

Eliot Bassin, a CPA and partner-in-charge in the tax and advisory practice at Stamford's Bergman & Co., said he and his colleagues had found themselves working to inform their clients of the CTA and its filing requirements.

"It's something that very much flew under the radar when it was announced," he said. "There are a few clients that have been aware of it mostly through trade associations that have raised the issue, but very few clients who are on their own are coming across information regarding it."

"I think to a certain degree it's a little bit of a hot potato issue," Bassin said about why so many businesses have been caught unaware. "What I mean by that is the law firms don't necessarily want to be bothered dealing with it, and for the accounting firms there is a lot of discussion within the industry would constitute the unauthorized practice of law because it's not actually part of the Internal Revenue Code. The way the CTA was written, it's actually part of the Bank Secrecy Act. Because of that I think nobody wants to take ownership over the issue."

Dr. Stephen Henn of the economics faculty at Sacred Heart University in Fairfield noted that as a federal law impacting millions of businesses nationwide, the CTA will likely have the same impact in every region.

"I think it is because this is primarily directed at businesses under \$5 million in revenue that do not have a typical government reporting obligation," Henn said of why so many business owners were being caught unaware by the law. "Exempt companies include banks, brokers, most trusts, and small public companies. Many regulations are structured in the opposite manner: they exempt small businesses from reporting. That, and the multiyear delay in coming into effect, meant the CTA has not been top of mind. Finally, this comes across as fairly draconian and, given the economic trauma many small businesses have felt during Covid and the economic headwinds of the past three years, it is no wonder the government has kept this quiet."

Henn also allowed that while many business owners may still be in the dark about the CTA, FinCEN's claims about the forms being simple enough that owners can file themselves ring true.

"I filed for my LLC, and it took about 10 minutes," he said. "You just need to have the Tax Identification Number for the entity and an uploaded image of your ID, a driver's license or passport. Compared to other reporting obligations, it is fairly straightforward."

Mastercard debuts Biometric Authentication Service

BY PHIL HALL / phall@westfairinc.com

Mastercard (NYSE:MA) has rolled out the Mastercard Biometric Authentication Service, which is designed to strength consumer security.

The service uses biometrics – including fingerprinting, iris scanning and facial recognition software – for the verification of consumer identity and the security of confidential data. The Purchase-based company is leveraging Fast Identity Online (FIDO) standards to create an encrypted key pair that will be stored on personal devices, and only the user's unique biometrics will be able to unlock this passkey.

“Roughly 80% of confirmed data breaches are related to weak or stolen passwords,” said Dennis Gamiello, an executive vice president who leads Identity Products and Innovation at Mastercard. “The vulnerability of passwords, including one-time passwords used in multifactor authentication, only increases as we move to a more digital world. That’s why we need to replace the password with the person. We are working with our partners around the globe to replace passwords once and for all by accelerating the transition to more seamless and secure authentication, including biometrics.”

Mastercard added the global adoption of FIDO passkeys will ensure its biometric authentication service can be accessed on smart devices worldwide.



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Rendering of a portion of Good Counsel proposal.

White Plains Good Counsel developer ready for site plan approval

BY PETER KATZ / pkatz@westfairinc.com

"The concept behind it was to recognize and pay homage to the history of the site as a place to gather for the community."

- William Null

The developer who wants to build a multifaceted project on the 16.09-acre former Good Counsel property at 52 N. Broadway in White Plains was hoping to receive site plan approval from the city's Common Council at its Feb. 5 meeting. In a revised plan submitted in 2021, WP Development NB LLC proposed construction of independent and assisted living apartments for seniors, 28 townhouses and a 48-unit structure adjacent to a former convent. The property was home to the Academy of Our Lady of Good Counsel and the Convent of the Sisters of the Divine Compassion.

The original development proposal ran into opposition from residents of adjacent areas, who wanted to maintain the existing character of the property while also preventing the use of adjacent Ross Street and Stewart

Place for site access. The developer originally had proposed up to 95 units for assisted living, 70 residences for Pace University Law School, and 400 apartments in two 10-story buildings. There would have been more than 650 parking spaces. Downsized plans were developed.

The project had undergone a full environmental study under the State Environmental Quality Review Act. The council had voted to accept environmental findings and apply a new Planned Residential Development

Zoning District to the site.

The Common Council had approved a campus Master Plan that called for preservation of the historic chapel, Mapleton House, and western wing of the convent and landscaping of open space. Mapleton House is on the National Register of Historic Places. The new multifamily residential building would contain 48 units, 94% of which will be studio and one-bedroom units.

Along the site's eastern edge, a Senior Care Facility for seniors age 55 and up would have a six-story independent living section structure with 232 units and a four-story assisted living structure with 103 units. The buildings will share parking in garages within the first level and below the buildings. The 28 single-family, two-story townhouses will be within portions of the northern and southern areas of the site and to the west of the Senior Care Facility.

Open space would include approximately 2.09 acres along N. Broadway



Rendering of proposed open space lawn area at Good Counsel.

that would be maintained as a publicly accessible area.

"It's been quite a while since you saw this application, plan, etcetera. It has not changed," Attorney William Null of the White Plains-based law firm Cuddy & Feder LLP told the Common Council at its Jan. 29 work session. "We've gone through the gauntlet and worked through the details with your very professional staff. Since November of '21, with favorable Planning Board review and design Review Board approval and Historic Preservation Commission approval we're now back and hopefully at your next meeting we'll be able to secure site plan approval for the project."

Historic preservation includes maintaining the Chapel of the Divine Compassion for ongoing use and preserving the historic Mapleton House. Null explained that in designing the site the architectural firm Perkins Eastman included a beautiful landscaped area for people to gather.

"The concept behind it was to recognize and pay homage to the history of the site as a place to gather for the community," Null said. "Looking north, you can see the chapel, you can see the multifamily behind it and the convent, but from North Broadway when you look to the east the facade

is going to be very much what you see as the view currently. There are 28 two-story townhouses essentially on the north and south perimeter, so that's low-level height-wise and they are going to be in place so that their sides are facing N. Broadway, so that when you're looking you really are still seeing the expanse of the chapel, of the convent across that direction."

Null emphasized that the developer had taken care of the neighbors' wish for there not to be any vehicular access from Ross Street or Stewart Place. He said there would be emergency vehicle access if necessary but no vehicles would routinely flow to or from those streets.

Councilman Justin Brasch asked Null what construction schedule the developer had in mind.

"If this gets approved at your next meeting we can then go out to bid and start talking about scheduling," Null said. "We haven't been able to do anything like that because of the hold on it. No one would go to the next level of plans to get it bid without having site plan approval. So, the client is still committed to moving forward with the project and we have to go through the construction design and then go out to bid and see how it all pulls together."



Rendering of overhead layout of Good Counsel project.

Byrne asks legislature to restore funds cut by Hochul

BY PETER KATZ / pkatz@westfairinc.com

Putnam County Executive Kevin Byrne testified at the Jan. 24 State Legislature's hearing on transportation funds in Gov. Hochul's proposed State Fiscal Year 2024-25 Executive Budget. He called on the Legislature to reverse Hochul's cut of \$60 million in funding for the Consolidated Local Street and Highway Improvement Program (CHIPS). CHIPS funnels money from the state to other levels of government to pay for construction and repair of roads, bridges, railroad crossings and related facilities that are not taken care of by the state.



Kevin Byrne testifying before legislative hearing.

The new Executive Budget proposes state spending that totals \$233 billion, about \$4 billion more than is in the current budget.

"Last year, Putnam County, a small county of just over 100,000 people received over \$1.2 million in

CHIPS funding alone. That's \$1.2 million that otherwise would have been raised by property taxes if not

for the state assistance," Byrne said. "Something that I learned in state government is that nearly nine out of every 10 roads in the state are maintained by local jurisdiction totaling over 97,000 centerline miles owned by local governments compared to just over 15,000 owned by the state."

Byrne said that of the nearly 17,500 bridges in the state nearly half, more than 8,000, are owned by local governments. He said that inflation has had its toll on county government, driving up the costs of labor, asphalt and diesel fuel.

"For us to be able to move forward and do what we do in county government, we're all part of that same transportation system that links one road to the others," Byrne testified. "That's important for our hospitals, for our schools, for our first responders, for our businesses. We need to work together and view it as that same shared commitment."

Byrne asked the Legislature to step up as it has in the past and put back the CHIPS funding that was cut from the proposed Executive Budget for Fiscal Year 2024.

Former Melrose School campus sold

BY PETER KATZ / pkatz@westfairinc.com

The 24.23-acre campus that formerly was the home of the Melrose School in the town of Southeast in Putnam County has been sold to Copland House Inc. for \$3 million. The property is located at 100-120 Federal Hill Road.

Copland House Inc. is a nonprofit organization that is involved in music, supporting composers with all-expenses-paid residencies, financial sponsorships and the commissioning of works. It also produces events for the public, including concerts, broadcasts, recordings, webcasts and various exhibitions. Copland House Inc. is based at the former home of American composer Aaron Copland in Cortlandt Manor. It intends to expand its operations through acquisition of the campus in Southeast.

The Melrose School was founded by the Sisters of the Community of the Holy Spirit, and became an

independent entity in the early 1990s. It was a tenant on the property owned by the Community of the Holy Spirit, which was the seller in this transaction. Houlihan Lawrence Commercial, a division of Houlihan Lawrence, was the lead selling broker in the transaction.

"The transaction represents a big milestone for the town of Southeast," said Tom LaPerch of Houlihan Lawrence Commercial. "Copland House plans on working with the town to bring a wide spectrum of musical and cultural programs to the community."

There are about 37,000 square feet of buildings on the property. There are offices, meeting rooms, a library, classrooms, a private apartment, a gym, an auditorium, a large commercial kitchen and several residences.

The Melrose School closed about a decade ago. It was facing falling attendance and increased costs.



Former Melrose School campus.

Stamford zoning board faces challenge: \$13M in lieu of 47 units in new development

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

“More than 11,000 renters in the city are either cost-burdened, spending more than 30% of their income on housing, or are severely cost-burdened and spending more than half of their income on housing.”

- Jason Klein

On Jan. 22, the Stamford Zoning Board faced a thorny decision regarding new apartments slated for a pair of seven-story multifamily properties to be built at 100 and 101 Clinton Ave.

The city’s regulations require developers to designate 10% of newly built units in housing developments with at least 10 units as below market rate (BMR) units to help increase the town’s affordable housing stock. Developers may instead opt for an in-lieu fee, paying into the Stamford Affordable Housing Trust Fund to offset the BMR units which will instead be offered at market rate.

In the case of the proposed development on Clinton Avenue, developers Carmel Partners are seeking to build 471 units on the properties in the heart of downtown Stamford, which are currently empty lots, but instead of including 47 BMR units they are offering to pay \$12,953,280 directly into the fund in exchange for keeping every unit in the building at market rate.

Jason Klein, a partner at Carmody, Torrance, Sandak, Hennessey LLP represented Carmel Partners, the owners and developers of the site along the Rippowam River. Klein made the case that accepting the fee-in-lieu (FIL) donation was necessary for the zoning commissioners to approve if they want to make the biggest possible impact in addressing the ongoing housing crisis.

“We all know that housing affordability remains a significant challenge for too many residents across the State of Connecticut,” Klein said to the panel. “We’re in the middle of a housing crisis and we’re reminded of that on a regular basis.”

Klein cited statistics highlighting the need for more housing supply, partic-

ularly for residents with very low incomes. He pointed out that more than 11,000 renters in the city are either cost-burdened,

spending more than 30% of their income on housing, or are severely cost burdened and spending more than half of their income on housing – with half of those households making at least 70% below the area median income.

Klein compared a South End development, which was slated to include seven BMR units, which by paying the fee-in-lieu of \$1.4 million was able to finance 17 apartments when nonprofits made use of the funds. Similarly, the 245 Atlantic development opted out of its BMR obligations to include 27 units for families making half of the area median income by paying \$2.4 million into the city’s housing funds, which combined with \$1.3 million in grant money yielded 53 units on Franklin Street priced for households earning between 25% and 35% of the area median.

Board member Jerry Bosak noted that switching to the fee-in-lieu model was a departure from what had originally been proposed.

“I sat on the board for a year,” Bosak reminded Klein. “So, what has changed? We had looked at and talked about these 47 units and it seemed like it was going to move forward. Now there’s no stomach for developing those BMR units. What changed? This is my issue from having sat on the board all this time. If you look back in the archives of

the old meetings, it was all about offering these 47 units because they were downtown, it’s a great opportunity for these people in the BMR units, and we used that as kind of a showcase, and I was on board with it because of that. Now, you’re coming back to the board and saying, ‘We want to put it into the fee-in-lieu-of trust fund.’ So, I’m kind of betwixt and between on this, because I agree with what you’re saying and maybe the nonprofits can do it better but when this first came before us that was the showcase.”

Klein said that the past few months of market volatility had prompted the change, but that he would need to consult the client for further detail.

“Explain to me how nonprofits, even though they can only get 25% of a project funded through the housing fund they can build so many more units than your client can?” asked Zoning Board member William Morris.

Klein explained that nonprofit groups have comparative advantages in securing financing. They’re also able to get grants and avoid taxes that apply to for-profit developers. An emphasis on maximizing units provided over profit also contributes to a difference in approach that he allowed makes them better able to make headway in the housing crisis.

“There is often a commitment from the city up front to a lender or grantor” added Ralph Blessing, who as Land Use Bureau Chief and a member of both the Planning and Zoning and

Stamford Affordable Housing Plan commissions seconded a number of Klein’s points. “It might also be easier to get money from the state for affordable housing projects.”

Asked why all funds aren’t simply directed to the trust fund instead of demanding any BMR units, Klein said that “It’s not cheap to write a fee-in-lieu check. It’s expensive to participate in the program, so when we come to this board with smaller more modest projects, a couple dozen townhomes, things of that nature, those folks can’t afford to make a fee-in-lieu payment.”

The zoning board discussed at length the timing of projects, with the significant contribution represented by the proposal leading to a discussion of fee-in-lieu structure in general, and the impact of delaying the availability of new units, especially given that no new affordable housing projects were in a “shovel ready position.”

Several representatives of nonprofits joined the public comment period to speak in favor of accepting the Carmel Partners proposal. Other private citizens weighed in to argue that BMR units are important tools for avoiding the over concentration of low-income families and making the amenities of expensive developments available to more of the population.

“I find myself in a very difficult position tonight,” said Cynthia Bowser, a Westside resident. “I’m very much in favor of deeply affordable housing but the Westside has served as a location for so many deeply affordable housing developments, and I think that the nonprofits need to talk to some of their renters or constituents to really get a feel of how people feel.”

In the end, the board voted 5-0 to accept the proposal, adding a significant windfall to the city’s affordable housing trust fund, which at the time of the meeting only had \$500,000 in unallocated funds remaining.



Artist's rendering of the proposed development at 100 Clinton Ave.; contributed photo.

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\$4M in pedestrian safety funding announced in WestCOG forum

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

The Western Connecticut Council of Governments (WestCOG) joined local elected officials at Bethel Town Hall on Jan. 23 to announce the receipt of a federal grant worth almost \$4 million.

The funds will be used to modernize crosswalks throughout the greater Danbury area. The upgraded crosswalks will feature high-visibility markings, including reflective materials in road markings, improved lighting to make pedestrians visible in all conditions and additional signage. Only 46 grants were awarded through the program.

“We’re very excited that the U.S. Department of Transportation selected this grant application,” said Kristin Hadjstylianos, WestCOG’s transportation director. “We will be receiving \$3.9 million in federal funds for this project. The goal is to implement improvements at approximately 90 locations throughout Western Connecticut. I think many of you over the years have heard some alarming news about increasing trends around crashes, particularly crashes involving fatalities of pedestrians and cyclists. I think we can all agree that this is something that needs to be addressed.”

“Back in 2019, we were very fortunate to receive funding through the Connecticut Department of Transportation to develop our first regional transportation safety plan,” she added. “Together, these improvements will facilitate a safer walking and cycling environment, increase access to transit by improving access to bus stops and help reduce speeding.”

Hadjstylianos explained that a WestCOG study based on five years of crash data was used to develop a comprehensive plan for improving road safety across the western part of the state. She described the resulting plan developed through collaboration between the Connecticut Department of Transportation and local municipal governments as a success that provided the basis to apply for the federal Safe Streets and Roads for All grant program.

“This is a really competitive grant and what put us over the top, and we’ve seen it over and over and over throughout the state, is that we are prepared,” said Rep. Jahana Hayes, who represents the 5th Congressional District. “There are very short win-



From left: WestCOG Transportation Director Kristin Hadjstylianos, Bethel First Selectman Dan Carter, Bethel Police Lieutenant Michael Liberini and U.S. Rep. Jahana Hayes discussing plans for pedestrian safety improvements in Bethel; photo by Justin McGown.

dows when these grants open up and you have to submit the application, all the supporting data and Connecticut has some of the best reporting data for traffic fatalities, the studies, the data. All the information was right there. No technical corrections. These grants are being awarded because you guys have taken the time to really spell out why it's important and why we need it here,” Hayes added.

“The most important thing (municipal leaders) worry about is the safety of the town,” said Bethel First Selectman Dan Carter. “When I started this job, the most important thing I thought about was Greenwood Avenue, I worried about somebody getting run over.”

Carter declared that the improvements would save lives in Bethel and the surrounding area.

Mayor Roberto Alves of Danbury praised the state’s federal legislators for securing funding for needed projects and noted that the impact of many infrastructure projects may be bigger than immediately apparent.

“Danbury’s got 26 projects on roads that aren’t just for Danbury,” said Alves. “These are roads that just about anybody who’s here drives. We’re talking about Main Street,

about White Street, Federal Road, Newtown Road.”

“The more we can work together, the better this will be,” Alves added, noting that he often takes his children to Doctor Mike’s Ice-cream in downtown Bethel. He also noted the work involved will also provide employment opportunities across the region.

The successful grant application is notable not only for the impact it will have on improving regional road safety, but because it illustrates that WestCOG and other Councils of Governments across the state can viably apply for federal funds aimed at county level governments.

“I’m sure many of the municipal staff members can attest to applying for these federal grants, receiving them and going through the grant administration process can be fairly cumbersome, there’s a lot of requirements,” said Hadjstylianos. “Our role at the COG is to help facilitate as much coordination as possible.”

Owing to the efforts of federal legislators to adjust some of the evaluation criteria for these grants, Hadjstylianos said that “COGS can have the same competitive chance as some of the larger county governments.”

“I’m sure many of the municipal staff members can attest to applying for these federal grants, receiving them and going through the grant administration process can be fairly cumbersome, there’s a lot of requirements.”

- Kristin Hadjstylianos



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- Live or work in Fairfield county

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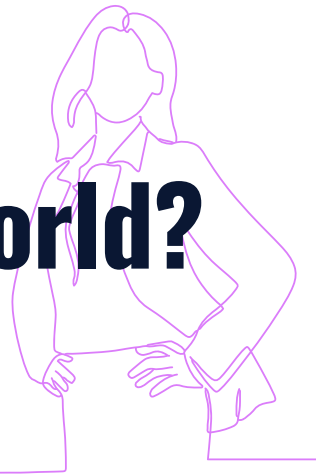
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Westfair Business Journal



Panel answers question, What's it like to be a woman in a man's world?

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com



WOMEN
in **Power**

Coming off a Covid hiatus last year, the “Women in Power” event addressed the work-life balance, said Catherine Sabol, partner in the professional services firm Citrin Cooperman, which presents the annual networking event at Manhattanville College’s Reid Castle with Westfair Communications Inc., parent company of the Westfair Business Journal.

“This year we wanted to focus on women in a field dominated by men,” added Sabol, who on Wednesday, Jan. 24, moderated a panel that included Cheryl McKissack Daniel, president and CEO of McKissack & McKissack, the oldest minority/women-owned design and construction firm in the United States; Dr. Joan Fallon, founding CEO of Curemark a boutique biopharmaceuticals company in Rye; and Diane Kelly, president of Greenwich Hospital and executive vice president of Yale New Haven Health.

While each of these women has forged her own path, they said they drew courage, inspiration and wisdom from those in their inner circles – family and friends, often men.

This was never clearer than in the fascinating story Daniel charted. Descended from a slave, who arrived in America in 1790 and learned to lay bricks, Daniel counts among her ancestors’ master carpenter Moses McKissack and Moses McKissack II, the first licensed Black architect in the United States. She and her twin sister would draw on that pedigree as

engineering students at Howard University in Washington, D.C., where she earned a bachelor’s and a master’s degree in civil engineering. Howard was, she said, the beginning of her education in what it was like to be a Black woman in that field.

Though it has taken the 119-year-old McKissack & McKissack, which has an office in Mount Vernon, “100 years to become an overnight success,” Daniel said, a success it is, with \$50 billion in construction contracts in the past decade alone and a portfolio that includes the New Terminal One at JFK International Airport, LaGuardia Airport Central Terminal Building Redevelopment, Coney Island Hospital Campus Renovation, Harlem Hospital Center Modernization, New York City Economic Development Corp., HuntsPoint Conservative Market, Fulton Fish Market, MART125 Cultural Center projects, Atlantic Yards (Pacific Park), the Long Island Rail Road Yard Relocation, Columbia University Manhattanville Extension, Henry J. Carter Specialty Hospital & Skilled Nursing Facility and The Studio Museum in Harlem. McKissack is the first woman and the first Black to chair the New York Building Foundation.

“I don’t know how I can top anything you just said,” Fallon remarked when it was first her turn to speak. But her own story was compelling in a different way. A lover of medicine, children and baseball – she served on the Americans with Disabilities Act Board of Advisors for the building of the new Yankee Stadium – she noticed that while autistic children were all



From left, Panelists Dr. Joan Fallon, founding CEO of Curemark; Diane Kelly, president of Greenwich Hospital and executive vice president of Yale New Haven Health; and Cheryl McKissack Daniel, president and CEO of McKissack & McKissack, at this year’s “Women in Power” event, held Wednesday, Jan. 24 at Manhattanville College in Purchase.

different, they all ate the same things, a diet high in carbohydrates, because they had low levels of an enzyme that processes protein.

“About 65% of children with autism have this,” she said. She thought there was a connection. What she didn’t think about was that she should patent her idea, until her brother, an inventor who created the precursor to GPS, told her she should. Though the right to hold patents is part of the Constitution, few women and minorities patent their ideas.

“I think this goes back to women not taking ownership of their ideas,” Fallon said. (And also of society not letting them, as the panel addressed the common experience in the corporate world of a man getting attention for the same idea a woman first presented.)

Fallon – who holds a Bachelor of arts degree from Franklin and Marshall College, a D.C. degree from Palmer University and has completed her work for a Master of Science degree in clinical investigation from Harvard University’s joint program with Massachusetts General Hospital – took her brother’s advice and ran with it. Today she holds more than 400 patents, and her company includes a phase III clinical-stage research program for autism, as well as programs focused on Parkinson’s disease, schizophrenia and addiction.

For Diane Kelly, family proved an inspiration – in reverse. “I didn’t want to be a nurse or a doctor, because they expected me to,” she said. But in college, a job as a nursing assistant to earn extra money turned into a love affair with the nursing profession. It was a pivotal moment that led her to combine a passion for numbers (she graduated from Western New England College with an MBA); and one for nursing (a bachelor’s degree from

the University of Massachusetts at Amherst, a doctorate in nurse practice from the University of San Francisco) and rise from staff nurse to COO at Berkshire Medical Center before joining Greenwich Hospital in 2018.

“You have to listen to yourself,” Kelly said – what Fallon seconded as a “whole body yes.” “Nobody knows you like you do.”

This integrated, intuitive approach, which has traditionally been associated with women, has often been poohpoohed in the business world as touchy-feely. But the panel said it was absolutely key to be in touch with your instincts and to connect with others in the most transparent way.

For Kelly, this would be crucial when Covid hit the health-care world hard. “I felt it necessary to tell the (Greenwich Hospital) staff we didn’t know,” she said. “I told them, ‘I’m going to tell you what I know when I know it and, if that changes, I’m going to tell you that.’ Then I thought, OK, we’re going to do this together.”

Daniel faced her own moment of truth in 2013 when a disconnect between revenues and actual profits – and a CFO who disguised his drinking with vodka in a Poland Spring water bottle – led to financial chaos in her company. She went to her bank and came clean, laying out everything that had happened and what she was doing to correct it. When she and her team turned the company around 18 months later, the bank singled it out as the poster child for fiscal resurrection.

Stories like these led the audience of 100 to punctuate the breakfast meeting, which was supported by Oasis Day Spa in Dobbs Ferry, with applause. Indeed, Fallon spoke for many in the audience when she said: “I’ve spoken on a lot of panels in my time, but this is some of the most sage advice I’ve ever heard.”

Moderator



Catherine Sabol

Panelists



Cheryl McKissack Daniel



Joan Fallon



Diane Kelly



Attendee of Women In Power Event. Photo Courtesy of Manhattanville College

Botanical gifts for your valentine

BY MELINDA MYERS



Anthurium image photo cutline

Anthuriums are a low-maintenance and long-blooming plant, giving your valentine heart-shaped flowers to enjoy.



Cyclamen image photo cutline

Cyclamen plants have heart-shaped variegated leaves of green and silver that lie beneath vibrant-colored flowers of pink, red, purple or white.



Anthurium image photo cutline

Anthuriums are a low-maintenance and long-blooming plant, giving your valentine heart-shaped flowers to enjoy.

Chocolates and roses are synonymous with Valentine's Day – Wednesday, Feb. 14. They are always a welcome gift, but maybe this is the year you decide to give your valentine something different.

Consider an indoor plant with heart-shaped leaves or flowers. Anthuriums are an easy-to-grow, long-blooming indoor plant. The red, pink or white heart-shaped flowers rise above glossy green leaves. Grow yours in a brightly lit location out of direct sunlight, and water it when the soil is slightly dry.

Heart-shaped leaves and colorful flowers of the cyclamen (*Cyclamen persicum*) make it an excellent choice. Its pink, red, purple or white flowers rise above variegated leaves of green and silver. It prefers cool, draft-free locations and bright, indirect light. Allow the soil to almost dry between waterings.

Valentine hoyas, also known as Sweetheart hoyas (*Hoya kerrii*), is usually sold as a single-rooted leaf in a small container. It eventually grows into a vining plant and requires the same care as other hoyas. Grow it in a warm location with bright, indirect light and well-drained soil.

String of hearts (*Ceropegia woodii*) is just that, a thin vine dotted with an abundance of small heart-shaped leaves. The leaves are dark green with silver highlights adding to its appeal. Grow it in bright light with well-drained soil and water it when the soil is dry.

Beginning and experienced gardeners will appreciate a low-maintenance pothos or philodendron with heart-shaped leaves. Select one of the variegated philodendrons like Brasil or Neon pothos with bright lime green leaves for a different look.

Purchase or create a heart-shaped topiary. At your favorite garden center, you'll find many ready-to-buy or all the necessary materials to plant your own.

All you need is a pot with drainage holes, a couple of vining-type plants like wire vine or English ivy and a piece of heavy gauge wire or a preformed heart-shaped topiary frame.

Small-leaved ivies and wire vines are easy to train into attractive topiaries. Look for small plants with long branches for immediate effect.

Bend the wire into a heart shape with one or two legs that will extend into the container. Fill the bottom half of the container with a well-drained potting mix. Set the topiary frame in place. Locate the plants in the container so the stems can be trained up either side of the heart. Cover the roots with soil and water. Secure the stems to the wire frame and add a decorative stone mulch, if desired.

If your recipient is an avid gardener, he or she may prefer assembling his or her own Valentine's topiary. Just provide all the materials and directions wrapped in pretty paper.

If you opt for fresh flowers, make sure to get the most from your floral investment. Look for the freshest flowers possible. A whiff of the water will let you know if the flowers are fresh and have been properly tended.

Look for upright and perky flowers with lots of firm buds that are just starting to open. Avoid cut flowers with drooping discolored leaves and slimy stems.

Give the recipient a packet of floral preservatives to add to some fresh water. Encourage removing any lower leaves and recut the stems before placing them in a clean vase.

If the roses bend at the neck soon

after purchase, there is an easy cure. Remove them from their vase, recut the stems and submerge the whole rose – stem, leaves, flowers and all – in a sink or tub of warm water. Leave the roses submerged for 30 minutes. Recut the stem and place it in a clean vase with fresh water and a floral preservative.

Always protect your living Valentine's gift when transporting it from the store to your home to your valentine. Wrap plants or cut flowers to protect them from the weather and never leave them in a cold or hot car.

Whatever plant or flowers you select, you are sure to generate a smile and boost your valentine's spirits for the coming week.

Melinda Myers has written more than 20 gardening books, including "The Midwest Gardener's Handbook, Second Edition" and "Small Space Gardening." She hosts "The Great Courses" "How to Grow Anything" instant video and DVD series and the nationally-syndicated "Melinda's Garden Moment" TV and radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine. For more, visit here. <https://www.melindamyers.com/>

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Men's Soccer Goalkeeper Luis Granados dives for the ball during a practice.

COLLEGE SPORTS STUDIES AWARDED NATIONAL GRANT

The Manhattanville College Sport Studies program has been awarded a major grant from the National Endowment for the Humanities (NEH). The proposal, "Sport Studies in the 21st Century: Amplifying the Latinx Experience in Curricula, Conversation and Community," presents a groundbreaking initiative that aims to explore the multifaceted social, political, historical and cultural aspects of sport within Latinx communities.

This award is one of five given as part of the NEH's 2023 Humanities Initiatives at Hispanic-Serving Institutions competition. The college has earned a designation as a Hispanic Serving Institution by the U.S. Department of Education, which recognizes the campus' significant Hispanic population.

The award-winning project was conceived and will be spearheaded by Manhattanville's Sport Studies faculty –

Amy Bass, Ph.D.; Seth Tannenbaum, Ph.D.; and Samantha White, Ph.D.; – who serve as

project directors. The project seeks to address gaps in the field of Sport Studies, making stronger connections with the broader fields of Latinx and American Studies. By focusing on the impact of Latinx athletes and the role of sport in Latinx communities, the project aims to rectify the underrepresentation in this vital area of study.

At the core of this initiative is a dynamic speaker-in-residence series, featuring renowned scholars in sport and Latinx studies. The speakers will be in short residencies at Manhattanville over the course of the next three years, working with students, faculty and members of the wider community through a series of lectures and interdisciplinary learning clusters, building upon the strong collaborative nature of the Sports Studies major. The work will be preserved online and in the college's archives, available for broad future use.

Bass, professor of sport studies and chair of the Division of Social Science and Communication, expressed her excitement for the project, stating, "To echo the NEH's evaluation of our project, I think this program will serve as a standard-bearer for how sport serves as a valuable lens through which to study society and culture grounded in the humanities, something we already

know to be true at Manhattanville with the overwhelming success of our major in Sport Studies."

Founded in 2013, Manhattanville's unique interdisciplinary Sport Studies program is the fastest-growing major and one of the largest in the School of Arts and Sciences.

Tannenbaum, assistant professor of Sport Studies, shared his enthusiasm about the project's focus on Latinx communities, stating, "I'm excited to begin work on this project that focuses on Latinx communities and sport and will make Sport Studies even more relevant to the lives and experiences of a larger swath of our Manhattanville student body."

By employing the Latinx perspective, Manhattanville College aims to provide students with a comprehensive and inclusive liberal arts education that reflects the diverse world in which we live.

Manhattanville College is a private liberal arts institution dedicated to academic excellence, purposeful education and social justice. For three years in a row, "U.S. News and World Report" has ranked Manhattanville the number one private, nonprofit institution in New York among Top Performers of Social Mobility in Regional Universities North.

Elevate
ENT PARTNERS



PARTNERSHIP DEVELOPED TO PRIORITIZE PHYSICIAN RECRUITING EFFORTS

Elevate ENT Partners, a leading management service organization of ear, nose and throat (ENT) practices nationwide, has entered into a strategic partnership with Bob Glazer, founder of Glazer Business Advisors, to support physician recruiting initiatives. Throughout his 45-year career, Glazer held pivotal leadership roles shaping the ENT health-care industry and brings a wealth of expertise to provide unparalleled business consultative services.

"I joined Elevate ENT because their commitment to excellence aligns seamlessly with my own. They are becoming a leading innovator in the otolaryngology space and this creates the perfect synergy for making a lasting positive impact," said Glazer Business Advisors. "In a nutshell, Elevate ENT is where passion meets purpose and where every physician, regardless of experience, can find a home for growth and success. Elevate ENT is more than a workplace; with a competitive compensation and physician led model, it is a growth hub for otolaryngologists across the nation. Mentorship, cutting-edge resources, and a collaborative spirit make it the perfect launchpad for a thriving medical career."

"We are honored to have selected Bob Glazer as Elevate's corporate advisor. His unwavering commitment to driving high-quality business practices in the otolaryngology industry, as well as his established reputation, sets him apart," said James Polfreman, CEO of Elevate. "This partnership marks our continuous commitment to being the leading ENT management service organization in the nation."

With over 85 otolaryngology centers and 140 physicians, Elevate ENT Partners is on a mission to eliminate barriers to quality patient care by providing private otolaryngology practices with stability, capital investment and the resources they need to grow their practices and elevate their futures. As a physician-led organization, it puts patient outcomes first, eliminates barriers to quality patient care, and helps ENT practitioners advance their careers.

ECONOMIC DEVELOPMENT

PARTNER INSIGHTS



Cortlandt...Where Life Works

How many developers, businesses and commercial Realtors located in southern Westchester and New York City are aware of a hidden gem nestled along the Hudson River, less than an hour train ride from midtown? Probably not many. So now is the time to visit and learn more about this gem: the town of Cortlandt.

Cortlandt is where life works at home, work and play and it is prime for investment. Commercial space is often available with twice the space at half the cost. A willing, educated and diverse workforce is nearby. Cortlandt possesses a lifestyle second to none. With an average household income of \$119,000 and an average age of 41.7 years, Cortlandt is a ripe market for all types of goods and services.

Cortlandt completed an award-winning

Sustainable Master Plan focused on economic development that emphasized future trends of employment. Strategic areas for economic growth were targeted: A Transit Oriented District centered around one of Cortlandt's two Metro-North stations; a Medical Oriented District around New York Presbyterian - Hudson Valley Hospital; Cortlandt Boulevard, a major corridor that carries 18,000 cars per day pass numerous retail, office and service businesses; and the Waterfront Sustainability District offering multiple opportunities to create a recreational/cultural presence. Each district has a strategic magnet, yet plenty of opportunity in surrounding undeveloped or under-developed properties - some owned by the town, which is seeking public/private partnerships.

Town Supervisor Richard Becker is fully

committed to making sure Cortlandt is where life works for your business. Since taking office in January 2022, he has instituted improvements to the permit process and made several zoning changes to promote economic activity. The town recently streamlined the Planning Board process by employing an outside consultant. Recent zoning code amendments provide a broader interpretation, allowing the conversion of an existing building to a different use with only a building permit. Supervisor Becker's open-door policy welcomes entrepreneurs, small business and commercial developers.

A prime consideration is the town's fiscal integrity and commitment to economic growth. Over the past 32 years, Cortlandt has tripled its reserve fund and maintained low property taxes. More than \$160 million

is committed to capital projects to enhance infrastructure.

Cortlandt encompasses 40 square miles, 15 miles of riverfront, over 40 recreational sites, a major shopping corridor, targeted enclaves of small businesses and friendly residential neighborhoods. It is a 35-minute drive to two commercial airports, has two Metro-North stations, an Amtrak station and major highways.

Cortlandt truly is where life works. What works for you? Let Cortlandt know and our team will turn your vision into reality. We want your business here.

For information contact George Oros, Cortlandt Economic Development Coordinator at (914) 522-6774; email goros@townofcortlandt.com or visit: wherelifeworkscortlandt.com/



CORTLANDT
Where life works.

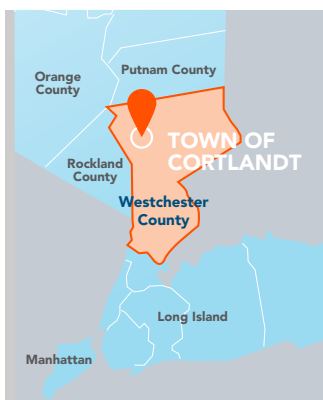
THE TOWN OF CORTLANDT IS WHERE LIFE WORKS
AT HOME, WORK AND PLAY...
AND IT IS PRIME FOR INVESTMENT!

Commercial space is often available with twice the space at half the cost, along with access to a highly educated and diverse workforce as well as a location near major transportation. Cortlandt is committed to aiding investors and entrepreneurs through a streamlined approval process.

Four Strategic Areas for Growth

In all, there are four strategic areas of potential economic growth, based on Cortlandt's award winning Sustainable Master Plan.

The Master plan focuses on trends for the future of employment, such as work from home options and co-work spaces in order to reduce commute times, reduce negative impacts on the environment and attract a new talented workforce.



WHAT WORKS FOR YOU?

For more information on how the Town of Cortlandt can help bring your business and investment here contact:

George Oros,
Town of Cortlandt, Economic
Development Coordinator at
goros@townofcortlandt.com

“

If you are looking to locate, expand or relocate your business, Cortlandt is the smart choice. Cortlandt is where life works...for your employees, your customers and your business.”
- Supervisor Dr. Richard Becker



FAIRFIELD: A SOUND CHOICE FOR BUSINESS

With its highly skilled workforce and two outstanding private universities, Fairfield is the ideal choice for businesses seeking a deep talent pool. Just 50 miles from New York City, Fairfield affords easy access to I-95 and the Merritt Parkway, both regional and international airports and an impressive commuter rail system anchored by three Metro-North train stations. Aside from its talented workforce, coveted location and unparalleled access, Fairfield possesses a nationally ranked school system and an enviable quality of life. Consistently identified as one of the best places to live, Fairfield has a strong and diverse economy with more than 3,000 businesses.

Within a 25-mile radius of Fairfield's vibrant and walkable downtown, companies can draw upon a population of more than 500,000. Over 62 percent of Fairfield residents have college or advanced degrees, and Fairfield boasts more management, finance and IT professionals per capita than even New York City. And, with a combined enrollment of more than 13,000 students, Fairfield and Sacred Heart universities provide access to the rising talent that knowledge-based companies covet.

Attracting top talent demands amenity rich, vibrant environments that integrate work with modern life. Fairfield affords employers and employees alike with urban-style amenities in a suburban setting. Fairfield is one of the few places that the beach, train station and downtown are all within walking distance of one another. Fairfield's bustling downtown is home to a nascent arts scene, centered on the Fairfield Theater Company and newly restored Sacred Heart University Community Theater, as well as charming shops and boutique stores. With over 200 local eating spots, Fairfield is a popular destination for foodies. Coupled with more than five miles of shoreline and more than 1,000 acres of parks and dedicated open space, it's easy to see why people choose to stay.

The town has embarked on an ambitious economic development strategy focused on mixed-use and transit-oriented development. New regulations permit a broad range of commercial uses as well as higher density residential and lower onsite parking requirements in recognition of the availability of mass transit. This focus on transit-oriented development has already spurred new investment activity, with 650,000 square feet of mixed-use devel-

opment, including 350 residential units constructed within the past few years. Another 400+ units are in construction or approved to be built.

The town's Economic Development Department offers siting and other assistance, and works proactively with businesses to successfully navigate the permitting and regulatory approval process.

To learn more about commercial opportunities and how you can become a part of this dynamic and forward-thinking community, please visit our [website](#) or contact the Fairfield Department of Economic and Community Development at 203-256-3120 or mbarnhart@fairfieldct.org.



Seeking a Great Place for Your Business?



Choose Fairfield CT

With a **highly educated workforce** and **two outstanding private universities**, Fairfield is the smart choice for businesses seeking a **deep talent pool, unparalleled access** and a blend of **urban-style amenities in a suburban setting**.

Find out more at ChooseFairfieldCT.com

CONTACT:
Mark S. Barnhart
Director of Economic Development
203-256-3120 | MBarnhart@fairfieldct.org



CHOOSE FAIRFIELD CT
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Monte E. Frank

CONNECTICUT BAR AWARDS ATTORNEY

Monte E. Frank, co-chair of the Pullman & Comley LLC litigation practice, has received the John Eldred Shields Professional Service Award from the Connecticut Bar Association (CBA).

Established in 1981 in honor of past CBA president John Eldred Shields, the award is presented to a CBA member who has performed outstanding service through or on behalf of the CBA, for the benefit of the legal community and the community at large for numerous years. Monte will be honored at the CBA's annual awards dinner on April 3 at the Aqua Turf Club in Plantsville.

"The one word that most accurately describes both Monte's personal and professional lives is service," says Lee D. Hoffman, chair of Pullman & Comley. "Service to his clients, service to his community and service to the CBA and the legal profession. Monte works tirelessly for myriad causes and epitomizes the qualities and reputation of a trusted and respected counselor and advisor."

Monte is an active member of the legal community and serves in leadership roles at both the state and national level. He is an advocate for democracy reform and works to improve elections and bring accountability to government. He is a past president of both the New England Bar Association and the CBA, where he currently serves as the chair of the Federal Judiciary Committee.

Monte serves on the American Bar Association's Advisory Commission to the Task Force on Democracy, serves as a Special Advisor to the ABA's Committee on Gun Violence, and chairs its policy subcommittee. He has successfully presented many resolutions to the ABA's House of Delegates and has worked on amicus briefs to the United States Supreme Court.

A Fellow of both the American Bar Foundation and the Connecticut Bar Foundation, Monte also served on the Second Circuit Courts Committee of the Federal Bar Council; the Commission on Judicial Compensation for the State of Connecticut Supreme Court and on the Executive Council and the Diversity and Inclusion Committee (co-chair) for the National Conference of Bar Presidents.

An avid cyclist, Monte competes on the road and in mountain bike and cyclocross races throughout the Northeast and Canada. He represented the United States at the 2013

and 2017 World Maccabiah Games in Israel and has won six medals, including four silver medals and two bronze medals.

Pullman & Comley is one of Connecticut's largest law firms and, for more than 100 years, has provided a wide range of legal services to clients in the New England region, as well as throughout the United States and internationally.

STUDENT CREATES INNOVATIVE NAME FOR MANUFACTURER'S NEW PRODUCT



Like most teenagers, 17-year-old Jocelyne Sanchez of Warwick, New York, knows how to operate a variety of high-tech devices, including her iPhone, iPad, laptop computer and Air pods. And now, thanks to Packaging and Crating Technologies (PACT®), an international manufacturer of recyclable and durable shipping containers, she knows the potential dangers of lithium-ion batteries and how to safely charge them up. Specifically, the Warwick Valley High School senior was recently awarded \$100 when she devised the winning name for the company's new product line: On the Go Green Security.

"After describing one of our fire-suppressant packaging products at a recent school presentation, the students were so engaged that we challenged them to come up with a name for our new envelope product designed for the safe transport of devices containing lithium-ion batteries," said Rodger Mort, chief operating officer at PACT. "We received many creative submissions but felt that Jocelyne's 'On The Go Green Security' summed up the product perfectly."

The 18-year-old was presented with a \$100 check by Michael Jackson, partner at PACT®.

"I was very amazed when Mr. Mort began discussing how many fires have been prevented with the products that his company makes here in America," said Sanchez. "I'm honored to be a part of PACT's newest invention and the future vision of this company that really wants to make a difference in saving lives."

PACT plans on marketing the new product to airports and airlines as consumers are mandated to put away their cell phones during certain times of the flight for safety reasons.

According to the U.S. Consumer Product Safety, lithium-ion batteries have caused 25,000 fires in the last five years. PACT offers American-made solutions to safely transport and recycle lithium batteries that are used to power EVs, e-bikes, scooters and hand-held electronics.

PACT® LLC is a global leader in manufacturing sustainable, packaging products for the commercial, industrial and military industries. With more than 25 years of experience, the family business was founded by three green packaging professionals and continues to embrace a green future by designing cost-effective, patented, crating solutions. The company's newest innovation is PACT® Thermo Shield TM, a sustainable, paper-based packaging material that suppresses and controls lithium-ion battery fires by mitigating thermal runaway.

The company is a member of the Commercial Relocation Network, the Council on Safe Transportation of Hazardous Materials and the International Association of Movers. It is also a preferred vendor for the US Department of Defense and has been awarded a special permit from the US Department of Transportation for the shipping of lithium-ion batteries, as well as passed the proposed SAE-G-27 test standard.

PROMOTIONS AT COMMUNITY BANK



Joseph Kirk

Connecticut Community Bank recently announced the promotion of Joseph Kirk to chief lending officer, senior vice president, and David Moore to director of small business and government-guaranteed lending, senior vice president.

Kirk is a 35-year veteran of the financial services industry. In his new role he will direct Connecticut Community Bank's overall lending operations, develop and implement all strategic loan initiatives, manage the growth of the loan portfolio and direct the commercial lending team.

"Joe's presence will serve as a catalyst for our continued growth in our communities and deepens Connecticut Community Bank's investment and commitment in our Fairfield County footprint," said David Tralka, president and CEO.

Kirk began his career at Connecticut Com-

munity Bank in 2016 as senior vice president/senior credit officer. Previously, he held executive positions at iSTAR INC, Falcon Financial Investment Trust, and Webster Bank.

Kirk holds an MBA in finance from the University of Connecticut and is a graduate of the Eastern Connecticut State University with a Bachelor of Science degree in business administration.

Moore has been with Connecticut Community Bank for more than 20 years. He is the director of small business and government-guaranteed lending.

"Dave has a proven track record in the SBA community and we are very pleased to have someone with his broad experience and knowledge leading our small-business lending efforts," said Tralka.

Moore has deep roots to the community having begun his time at Connecticut Community Bank managing its Riverside Branch in his hometown of Greenwich. He is a Past President of the Greenwich Lions Club and served with the Connecticut Army National Guard in field artillery. He is a graduate of Western Connecticut State University with an MA in English with a concentration in writing.

Connecticut Community Bank, N.A. is a nationally chartered bank with deposits that are FDIC insured. Its main office is at 605 W Ave., and it operates six divisions in Connecticut – Westport National Bank, Greenwich Bank & Trust, Darien Bank & Trust, Norwalk Bank & Trust, Stamford Bank & Trust and InsurBanc.

LIABILITY CLAIMS SPECIALIST JOINS INSURANCE COMPANY



Kyle Coin

Security Mutual, an insurance company that is represented by a network of more than 400 independent agents

throughout New York state, has announced the appointment of Kyle Coin as a liability claims specialist. With six years of experience in the insurance industry, Coin brings a wealth of expertise to his new role.

He holds a bachelor's degree in business and finance from the State University of New York (SUNY) Polytechnic Institute in Utica. As a liability claims specialist he will play a pivotal role in the investigation, evaluation, declination, negotiation and resolution of liability (third party) claims against Security Mutual-insured clients.

Organized in 1887, Security Mutual Insurance Company writes over \$50 million in premiums and provides property and casualty insurance for home and business. The organization is represented by a network of more than 400 independent agents throughout New York state.



WMCHEALTH TO LEAD STATE MATERNAL-CHILD HEALTH CARE

Solidifying its position as a leading voice for maternal-child health in New York state, the Westchester Medical Center Health Network (WMCHealth) recently began its four-year term as the organization leading the 17-member New York State Association of Regional Perinatal Programs & Networks (ARPPN).

Under the direction of perinatal specialists at the Network's Westchester Medical Center and Maria Fareri Children's Hospital, WMCHealth was elected by peer hospitals to assume leadership of the ARPPN, which includes some of the top perinatal care hospitals in the nation.

Since its inception more than 20 years ago, the ARPPN has served as the unified voice for New York state perinatal centers and a clearinghouse for perinatal care counsel, data, and advocacy for the New York State Department of Health.

Angela Silber, M.D., FACOG, section chief,

maternal/fetal medicine at WMCHealth's Westchester Medical Center and Edmund F. La Gamma, M.D., FAAP, section chief of newborn medicine and director of the Regional Neonatal Center at WMCHealth's Maria Fareri Children's Hospital will serve as co-chairs.

Silber said, "...Our focus will be to develop and foster innovative strategies and tactics aimed at improving health outcomes of mothers and newborns across New York state. Together, we will work tirelessly to ensure that every family received the highest standard of care during this pivotal time in their lives."

LaGamma said, "Our goal is to further enhance the influence of the ARPPN by representing our perinatal center colleagues and their affiliates in advising the Department of Health's Maternal & Child Health Division on policy and strategies that advance perinatal health care, perinatal services and health equity in New York state through consensus and cooperation."

Silber and LaGamma will be supported in their leadership efforts by Maria Fareri Children's Hospital neonatologists Heather Brumberg, M.D., FAAP and Shetal Shah, M.D., FAAP co-chairs of the new ARPP Advocacy Committee, and Anna Reilly, RN, chair of the Regional Perinatal Center Coordinator Committee.

The election of WMCHealth to this influential position comes when New York state

is in the final stages of revising perinatal regulations that govern the care of hundreds of thousands of mothers and babies across the state.

"We are honored to have this opportunity of leadership in the ARPPN, to continue to synergistically collaborate, learn and develop new strategies and action plans with our partners in improving maternal and fetal outcomes in our region," said Sean Tedjarati, M.D., MPH, MBA, CPE, FACOG, FRCS(c), director, obstetrics/gynecology, Westchester Medical Center.

"At this time," said Tedjarati, "we face a national crisis of maternal and child health morbidity and mortality, and one of our key goals and motivating factors will be to integrate our collective New York state resources to address the social and economic determinants of health that have created significant health-care disparities and resulting crisis for our mothers and children in the region."

June 2023, WMCHealth launched the Center for Women's Health Equity, a new care program addressing the increased maternal morbidity and mortality among women across the Hudson Valley.

The Westchester Medical Center Health Network is a 1,700-bed health-care system headquartered in Valhalla, New York, with nine hospitals on seven campuses spanning 6,200 square miles of the Hudson Valley. WMCHealth employs more than 13,000 people and has nearly 3,000 attending physicians.



ADMINISTRATIVE ROLES FOR HOSPITAL'S DOCTORS



White Plains Hospital recently announced that Claudia Felberg, M.D. has been elected the new president of the medical staff at the hospital, a position she will hold until the end of 2025. Felberg, who was previously vice president of the medical staff, succeeds Dr. George Anastasian as president.

Board-certified in internal medicine, pulmonary medicine and critical care medicine, Felberg is the medical director of Scarsdale Medical Group (SMG) and serves as chief of pulmonology at the hospital. She is the first female to hold the president position.

Felberg received her undergraduate degree from Barnard College and her medical degree from New York Medical College in Valhalla. She completed an internship and residency in internal medicine at the Yale University School of Medicine and earned a fellowship in pulmonary diseases and critical care at the Mount Sinai School of Medicine.

Otolaryngologist Jk Rasamny, M.D., who specializes in head and neck surgery, succeeds Felberg as vice president of the medical staff, while pulmonologist Emanuel Wurm, DO was elected secretary/treasurer.

While those officers will serve two-year terms, three physicians were elected to three-year terms as delegates. They are breast surgeon Preya Ananthakrishnan, M.D.; cardiac electrophysiologist James Peacock, M.D.; and Randy Stevens, M.D., director of radiation oncology at the White Plains Hospital Center for Cancer Care.

"I am pleased to welcome Claudia, Jk and Emanuel to these leadership positions. Their depth of knowledge and experience in both the clinical and administrative areas will serve our entire medical staff well," said Michael Palumbo, M.D., executive vice president and chief medical officer at White Plains Hospital.

A member of the Montefiore Health System White Plains Hospital serves as its tertiary hub of advanced care in the

Hudson Valley. The Hospital is a 292-bed not-for-profit health-care organization with outpatient medical facilities across Westchester, including multispecialty practices in Armonk, Larchmont, New Rochelle, Rye Brook, Somers and Yorktown Heights; and Scarsdale Medical Group locations in Harrison and Scarsdale.

The hospital is fully accredited by the Joint Commission and in 2023, received another 5-star rating from the Centers for Medicare and Medicaid Services (CMS) — the highest distinction offered by that federal agency for the second consecutive year. In addition, the hospital received its third Magnet® designation from the American Nurses Credentialing Center (ANCC), a distinction held by only 2% of hospitals in the country. In 2022, it became the only Hospital in Westchester to be awarded with an A Safety Grade from the Leapfrog Group for the ninth time.

TWO NEW MEMBERS TO BOARD OF TRUSTEES



Erica Child of Armonk



Shelby D. Green

Westchester Parks Foundation, the only organization dedicated exclusively to promoting and supporting Westchester County Parks, has announced the election of Erica Child of Armonk and Shelby D. Green of

Stamford to its Board of Directors. Both will serve three-year terms starting now.

Child is a director in the public finance department at Barclays Bank. She has nearly 10 years of experience working with public sector and not-for-profit clients to develop risk management and structured debt issuance solutions. Child's client base spans not-for-profit health-care organizations, higher-education institutions, and state and local municipal agencies. She is passionate about the environment and early childhood development and served as a volunteer with the New York Junior League for several years to support such causes. She holds a Bachelor of Science degree in finance from the University of Florida.

Green is a professor of law at Elisabeth Haub School of Law at Pace University. She teaches and writes in the areas of property, real estate transactions, housing and historic preservation. She is the first chair of the New York State Bar Association Real Property Law Section; chair of the Legal Education Group of the Real Property Trust and Estate Section of the American Bar Association; editor of the "Keeping Current-Property" column in Probate & Property magazine, and an organizer, occasional presenter and regular moderator for the monthly webinar, Professors' Corner. A graduate of Georgetown University Law Center, Green serves on the Board of Directors of the Jay Heritage Center, which manages the Historic Landmark in Rye.

Westchester Parks Foundation is a 501(c)3 not-for-profit, philanthropic organization, which provides private support to preserve the county's park system and improve the quality of life in its communities.

ARTWORK IN GLASS AND POTTERY



Layo Bright, Bloom in Spring Green & Purple, 2023. Kiln formed glass. 21 x 17.5 x 5 inches.
Courtesy of the artist.

The Aldrich Contemporary Art Museum in Ridgefield, Connecticut is hosting Layo Bright's first solo museum exhibition

featuring new and recent works in glass and pottery made between 2019 and 2024. This show brings together several ongoing series tracking Bright's synchronized jumps from figuration to abstraction. "Layo Bright: Dawn and Dusk" will be on view April 7 to Oct. 20, and will be accompanied by the artist's first museum publication.

Working in the round, on the wall and in relief, Bright's practice centers narratives of ancestry, feminism, migration and the African diaspora. She cites her matrilineal heritage, Nigerian Ife bronze heads and West African textiles, as well as contemporary artists as some of her inspirations. Bright chooses materials that express geopolitical and biographical resonance to spotlight themes of female solidarity and matriarchy, as well as memories of Nigeria and her diasporic experience in the United States. Her portraits in blown and kiln-formed glass and pottery are tributes to the women in her life.

Bright's attraction to glass as a material originates both from its singular ability to shift from transparency to opacity and light to darkness but also for its metaphorical potential as an expression of ambiguity and change.

Her glass paintings are composed in panels and merge kiln-fused glass with grounds covered in "Ghana must go" bags, named after the 1983 decree that forced two million undocumented Ghanaians and African migrants from Nigeria. The inexpensive woven and checkered nylon totes characterize forced exodus and consider global displacement regeneration.

The exhibition also marks the unveiling of three new glass portraits, her largest to date, that allude to masks and caryatids. Oval and diamond shaped, each features a face of a woman close to her, rendered in its own individualized palette. As homages to women in the artist's community and family, each portrait is encircled by a lavish arrangement of blown, fused and cast glass flowers native to Nigeria — such as the Nigerian trumpet flower, the country's national flower, Nigerian hibiscus, and the Nigerian star flower as well as a blend of flowers from around the world, speaking to migration and the cross-pollination of cultures.

The exhibition will be accompanied by the artist's first institutional publication, which will include images of the works on view, installation views and an introduction and interview with the curator, Amy Smith-Stewart.

Layo Bright was born in 1991 in Lagos, Nigeria, and lives and works in Brooklyn. She received a law degree from Babcock University in 2014 and an MFA from the Parsons School of Design in 2018. Her work has appeared at venues, including the Museum of Glass, Tacoma; Monique Meloche Gallery, Chicago; Sean Kelly Gallery, New York; Welancora Gallery, New York; Mike Ade-nuga Centre, Lagos, Nigeria; Parts & Labor, New York; Meyerhoff Gallery at MICA, Baltimore; Mana Contemporary, Chicago; Smack Mellon, New York, among others. She is the recipient of awards including the Ron Desmett Award for Imagination in Glass, UrbanGlass Visiting Artist and Designer Fellowship, the International Sculpture Center's 2018 Outstanding Student Achievement in Contemporary Sculpture Award, and the Beyoncé Formation Finalist Scholarship (2017).



IT'S MORE THAN COOKIES

Girl Scouts of Connecticut (GSOFC) recently launched its official 2024 Girl Scout Cookie season across the state in which the public is now able to order its desserts from individual Girl Scout members – both in-person and online.

“Our cookie season is always met with such excitement among the Connecticut community as it’s truly a time to trade in icicles for icing,” said Diana Mahoney, CEO of Girl Scouts of Connecticut. (GSOFC). “Equally important, girls learn to work as a team to accomplish goals, while building confidence in their individual abilities.”

Mahoney notes that this 100% girl-led entrepreneurship program also teaches the important fundamentals of goal setting, decision making, business ethics, people skills and money management and as such, has helped shape the next generation of female business leaders.

There are several ways to pre-order and purchase Girl Scout Cookies including:

- Contacting a registered Girl Scout to find out how she’s selling cookies, either in-person or through her individual Digital Cookie ® online platform.
- Visiting www.gsofct.org or contacting GSOFC’s Customer Care team at 800-922-2770 to be connected with a

Girl Scout in your area.

Girl Scout Cookies will be delivered to Connecticut on March 16, at which time all pre-orders will be fulfilled to customers and troops around the state will set up cookie booths in their local communities through the end of April.

Mahoney explained that each troop sets its own financial goals during Cookie Season.

Some troops raise funds to earn entrepreneurship badges and rewards or initiate community service projects. All proceeds from the cookie program stay in Connecticut to fund GSOFC programming, leadership development opportunities and training for girls and adults throughout the state.

Many Girl Scouts are also participating in GSOFC’s Gift of Caring Service Project, Cookies for Heroes in which Connecticut customers can purchase packages of cookies, which are then delivered to active military men and women, veterans, and local community heroes. Last year, more than 125,000 packages of cookies were sold for this cause.

“When you buy the delicious cookies you crave directly from a Girl Scout, you’ll enjoy them more knowing that you’re helping her become a true changemaker who’s building a better future for herself and the world,” said Mahoney.

AND THE WINNER IS...

First County Bank has announced that Nicole Wojciechowski of Stamford is the recent recipient of its FirstPrize Savings account drawing. Mirella Martina, bank branch manager said, “Ms. Wojciechowski was pleasantly surprised when I called to tell her she was the winner of \$1,000. Good news is always easy to share,” said Martina.

The FirstPrize Savings account is designed to encourage personal savings while offering participants a chance to win a \$1,000 prize. Each eligible deposit of \$25 or more earns the account holder an entry into the quarterly drawing. The drawing takes place four times a year, with one winner selected per quarter.

The \$1,000 prize is deposited directly into the winner’s FirstPrize Savings account, making the money available immediately. The FirstPrize Savings account is one of First County Bank’s many personal banking accounts that can be opened online.

To learn more about First County Bank’s FirstPrize Savings account, to open this account online, and to view account rules and regulations please visit: <https://firstcountybank.com/first-prize-savings-account/>.

About First County Bank

First County Bank, headquartered in Stamford, CT for over 170 years, is an independent mutual community bank with 14 branches in Stamford, Norwalk, Darien, Greenwich, Fairfield, New Canaan, and Westport offering deposit products, mortgages, wealth management, business banking services, and a full array of digital banking products including mobile



FirstPrize Savings winner Nicole Wojciechowski, left, with North Stamford Branch Manager Mirella Martina.

and online

banking. First County Bank has more than 220 employees, assets in excess of \$2 billion and is a winner of the Hearst Connecticut Top WorkPlaces award 2020-2023. For additional information, please visit www.firstcountybank.com, or follow us @Firstcountybank on Facebook, Instagram, Twitter, and LinkedIn.



ASSOCIATE BOARD MEMBER FOR CREDIT UNION

Hudson Valley Credit Union (HVCU) has named Hjuhi Saha as associate board member. She brings more than 15 years of leadership experience to this role where she will participate in board meetings in a nonvoting role, and she may serve on individual committees. The Associate Board Member Program allows members interested in serving in greater capacities in the future to learn more about HVCU and its governance and operations.

Saha currently serves as the CEO and Founder of Parter1 LLC, a firm that utilizes strategic partnerships to help software businesses of all sizes increase their revenue growth. Prior to Parter1, she held leadership roles at software companies Clearbit and Microsoft. She earned her Master of Business Administration degree from the University of California, Berkeley.

With \$7 billion in assets, Hudson Valley Credit Union has been a community partner in the region for 60 years. The credit union serves individuals and businesses in Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Ulster and Westchester counties in New York state with a wide variety of financial services. HVCU is federally insured by the NCUA and is an Equal Opportunity Lender.



Mary Kingsley



Florina Prelvukaj



Michael Klein

REALTORS JOIN FIRM

Lou Budetti, broker, owner and founder of ERA Insite Realty in White Plains recently announced that Mary Kingsley, Florina Prelvukaj and Michael Klein are the most recent additions to the ERA team. Kingsley and Prelvukaj are associated with the firm's Bronxville office, while Klein joins the Pleasantville office – all serve clients throughout the Westchester market and beyond.

Kingsley is a 40-year industry veteran who was most recently was broker and owner of her own firm, Kingsley Realty in Mount Vernon, and previously an associate broker with J. Philip Real Estate in Pelham. In addition to her residential real estate expertise, she holds the Commercial & Investment Real Estate Certification (CIRE) and the At Home With Diversity (AHWD) certification. She currently serves on the Fair Housing and Professional Standards committees at the Hudson Gateway Association of Realtors and is bilingual Spanish and English. She is a licensed RN and holds a teacher certification for New York state with an M.S. Ed. in elementary education from Mercy University and a Bachelor of Arts in Health Care Administration from the New School in New York City.

Prelvukaj is a Parsons School of Design graduate with a degree in interior design bringing a unique perspective to every property and each real estate client. She currently works with interior design clients in Green-

wich, Connecticut, while assisting real estate clients in New York.

Klein, an Ossining resident, comes to real estate after a lengthy career in IT audit in the media, entertainment, publishing and financial services spaces, including positions with News Corp and JPMorgan among others. He earned his Bachelor of Science degree in mathematics and computer science from Pace University. Outside of real estate, he is an adventure skier, avid traveler and sports enthusiast.

“We are tremendously excited to have Mary, Florina and Michael join us here at ERA Insite Realty. With varying backgrounds and skill sets, each agent brings a unique perspective and sphere of influence into play,” said Budetti.

ERA Insite Realty Services, part of the ERA global network and the region's No. 1 ERA company, has been serving the Westchester and Fairfield markets for 39 years out of the same headquarters located at 600 N. Broadway in White Plains in addition to offices in Bronxville, Pleasantville and Yonkers, as well as Bethel, Connecticut.

CUTTING-EDGE FERTILITY TECHNOLOGY PARTNERSHIP

Illume Fertility, a leading modern fertility practice in Norwalk, Connecticut, whose exceptional quality of care helps hopeful parents grow their families, and TMRW Life Sciences, a fertility technology company, have partnered to provide Illume's patients with the world's first and only FDA-approved, automated platform for accurate management and storage of frozen eggs and embryos.

Illume Fertility is the only fertility center in Connecticut that has a TMRW cryo robot, and was one of the first fertility clinics in the United States to incorporate TMRW Life Sciences' automated platform into its lab. The storage of eggs and embryos has always been a manual process in IVF laboratories, but with TMRW's automated platform, potential points of failure have been reduced by 93%. The platform's real-time digital inventory, which is connected to a cloud-based monitoring system 24/7, drastically reduces the chance of human error.

“Secure storage and accurate identification of eggs and embryos is of the utmost importance in an IVF lab, and now we have the absolute best way to do this,” said Dr. Spencer Richlin, surgical director and partner in reproductive endocrinology at Illume Fertility. “Tracking our patients' precious eggs and embryos is now completely digitized and seamless, allowing our embryology team to safely store and retrieve them in an efficient and precise manner.”

Illume Fertility's clinicians have modernized their specimen management and storage practices, utilizing TMRW's digital tools

onsite in addition to transferring patient specimens offsite to and from TMRW Cryobanks. The technology upgrade provides clinics like Illume with new levels of safety, standardization and scalability, while simultaneously helping to reduce the risk of specimen mix-up, error and loss.

Led by an award-winning team of nine highly credentialed board-certified reproductive endocrinologists, Illume Fertility specializes in a range of assisted reproductive technologies. Illume Fertility's internationally recognized Gay Parents To Be program specializes in LGBTQ+ family building. For the last six years, Illume Fertility has been recognized as a Leader in Healthcare Equality by the Human Rights Campaign. It is one of the largest fertility clinics and egg donation centers in the region, offering egg freezing, oncofertility preservation and PCOS management.

Founded in 2018, TMRW Life Sciences is a fertility technology company that automates the management and storage of frozen eggs and embryos. For the first time, frozen specimens can be digitally identified and tracked, safely managed with automated robotics, and remotely monitored around the clock. TMRW's next-generation technology platforms set a new standard of care, reducing potential points of failure by 94% compared to manual systems. It was named Fast Company's No.1 Most Innovative Biotech company in 2022 and adopted by leading clinics across the United States.

Carter Morse & Goodrich
Investment Bankers Since 1987



Ramsey Goodrich, left, managing partner, CMG and Roger Aguinaldo, founder and CEO of The M&A Advisor.

Carter Morse & Goodrich (CMG) recently announced that it was named winner of the “Private Equity Deal of the Year (between \$50MM - \$75MM)” at the 22nd annual M&A Advisor Awards, for the recapitalization of GEM Manufacturing, a multigenerational family-owned manufacturer of high-precision deep-draw metal components headquartered in Waterbury, Connecticut, with CORE Industrial Partners, a private equity firm based in Chicago investing exclusively in manufacturing, industrial technology and industrial service companies.

“We are honored to be recognized with this prestigious award again this year. We are thrilled to have worked with the Caufield and Gemino families to achieve this great outcome with a strong partner for the next phase of growth of the company,” said Ramsey Goodrich, managing partner at CMG. We are excited to share this recognition with

the collaborative team of advisors, including Carmody Torrance Sandak & Hennessey LLP (legal counsel), UHY (quality of earnings and financial advisory) and Powell, Dibble & Rossi, CPAs (tax and accounting advisory).

“The award recipients represent the best in the mergers and acquisitions industry this past year and earned these honors by standing out in a group of extremely impressive finalists,” said Roger Aguinaldo, founder and CEO of The M&A Advisor. “Ranging from large multibillion dollar deals to lower middle-market deals, we are recognizing the leading transactions, firms and individuals that represent the highest levels of accomplishment.”

Now in its 25th year, The M&A Advisor was founded to offer insights and intelligence on mergers and acquisitions, establishing the industry's leading media outlet in 1998. Today, the firm is recognized as the world's premier leadership organization for mergers and acquisition, restructuring and corporate finance professionals, delivering a range of integrated services from offices in New York and London.

Located in Southport, Connecticut, Carter Morse & Goodrich is a boutique M&A advisory firm that specializes in representing founder-led and family-held businesses valued between \$25 million and \$250 million.

CMG specializes in advising leading companies in niche markets to plan, prepare, execute and close successful transactions that maximize shareholder value.

IF THERE'S A WILL THERE'S A WAY



Haley Moss

White Plains-based Yes She Can's 10th anniversary celebration on March 21, will honor Haley Moss who was diagnosed with autism at the age of three. Her parents were told that she might never finish high school or earn a driver's license. Today she is a lawyer, neurodiversity expert, keynote speaker, educator and the author of several books that guide neurodivergent individuals through professional and personal challenges. She is a consultant to top corporations and nonprofits that seek her guidance in creating an inclusive workplace, and she is a sought-after commentator on disability rights and the Americans with Disabilities Act.

Determined to make the world more accessible and inclusive for people with disabilities, to encourage others to embrace neurodiversity and determined to give back to her community, Moss serves on several boards where she can share her insight and experiences.

WESTCHESTER

DEEDS

Above \$1 million

61 Grandview Development LLC, Purchase. Seller: Zakaria and Hillary A. Cherrabi, Rye. Property: 9 Hook Road, Rye. Amount: \$4.7 million. Filed Jan. 8.

Aamani Property Holdings LLC, Syosset. Seller: Richard and Stephanie Johns, New York. Property: 221 Betsy Brown Road, Rye. Amount: \$1.1 million. Filed Jan. 9.

Blue Fin Holdings LLC, Greenwich, Connecticut. Seller: Marc Salvati and Deborah Baron, Sleepy Hollow. Property: 31 Beechwood Road, Greenburgh. Amount: \$1.7 million. Filed Jan. 10.

Deutsche Bank National Trust Co., Salt Lake City, Utah. Seller: Seth Ferman, Bedford. Property: 68 West Lane, Pound Ridge. Amount: \$1.2 million. Filed Jan. 10.

DiBiase, Antoinette, Yonkers. Seller: Ayaan Kashmiri LLC, Yonkers. Property: 124 Vredenburg Ave., Yonkers. Amount: \$1 million. Filed Jan. 9.

EMD 152 LLC, Bedford. Seller: Alma Bernan, New York. Property: 152 Stone Hill Road, Bedford. Amount: \$1.2 million. Filed Jan. 10.

Kaufmann, Stephen and Kyle Van Splinter, North Salem. Seller: Z Ranch New York LLC, Holmes. Property: 212 Hunt Lane, North Salem. Amount: \$1.3 million. Filed Jan. 10.

Landmark Realty Group LLC, Yonkers. Seller: Emily Fett, Mohegan Lake. Property: 45 Birch Road, Ossining. Amount: \$2.7 million. Filed Jan. 8.

Moran Real Estate Holdings Inc., Greenwich, Connecticut. Seller: Somers Sunrise Properties LLC, New York. Property: 48 Route 6, Somers. Amount: \$3 million. Filed Jan. 8.

Old Wagon Building Corp., Scarsdale. Seller: David and Amy Nathanson, Great Neck. Property: 98 Old Wagon Road, Bedford. Amount: \$1.9 million. Filed Jan. 8.

Panarese, Katherine C., Monroe. Seller: 4 Albert Realty LLC, Bronx. Property: 4 Albert Leonard Road, New Rochelle. Amount: \$1 million. Filed Jan. 11.

Pellon, Kevin, Port Chester. Seller: 2SM Development LLC, New York. Property: 15 E. Broadway, Rye. Amount: \$1.3 million. Filed Jan. 8.

Salvation Army, West Nyack. Seller: 745 Salvation LLC, Long Island City. Property: 745 Third Ave., Mount Vernon. Amount: \$9.8 million. Filed Jan. 8.

Steinman, Diana and Robert Lazarowitz, Greenwich, Connecticut. Seller: Andora Land LLC, West Harrison. Property: 10 Avery Court, Harrison. Amount: \$1.8 million. Filed Jan. 9.

Tuckahoe Realty LLC, Floral Park. Seller: 598 Tuckahoe Road LLC, Yonkers. Property: 598 Tuckahoe Road, Yonkers. Amount: \$2.6 million. Filed Jan. 12.

Below \$1 million

102 Barbara Drive LLC, Mamaroneck. Seller: Christopher and Tayler Biddle, Larchmont. Property: 706 Forest Ave., Mamaroneck. Amount: \$829,000. Filed Jan. 10.

193 North Greeley Ave LLC, Croton-on-Hudson. Seller: Victor Guillen, Chappaqua. Property: 193 N. Greeley Ave., New Castle. Amount: \$379,000. Filed Jan. 10.

730 S. Fourth Realty Corp., Bronx. Seller: David M. Gilbert, Bronx. Property: 730 Fourth Ave., Mount Vernon. Amount: \$550,000. Filed Jan. 10.

Amendola Realty Inc., White Plains. Seller: Ardi Properties LLC, Larchmont. Property: 25 Rockledge Ave., No. 410, White Plains. Amount: \$475,000. Filed Jan. 11.

Azeez, Abdul, Briarcliff. Seller: MCJ New York LLC, Yonkers. Property: 970 N. Broadway, 308B, Yonkers. Amount: \$325,000. Filed Jan. 12.

Bank of America NA, Plano, Texas. Seller: 35 N. Cole Avenue LLC, Congers. Property: 14 Wellyn, Yonkers. Amount: \$535,000. Filed Jan. 9.

Bluestein, Lisa M., Scarsdale. Seller: Federal Home Loan Mortgage Corp., Coppell, Texas. Property: 207 Salem Road, Pound Ridge. Amount: \$567,000. Filed Jan. 10.

Carollo, John, Harrison. Seller: 217 10 AMV LLC, Brooklyn. Property: 10th Ave., Mount Vernon. Amount: \$590,000. Filed Jan. 8.

Checco, John C., Rye. Seller: 24 Sand LLC, Rye. Property: 24 Sand St., Rye. Amount: \$995,000. Filed Jan. 10.

Dafy 95 Corp., Elmsford. Seller: 95 Woodside Development LLC, Mamaroneck. Property: 95 Woodside Ave., Harrison. Amount: \$500,000. Filed Jan. 8.

D'Agostino, Charles A., Pleasantville. Seller: Lakeview Loan Servicing LLC, Coral Gables, Florida. Property: 10 Edison Place, Rye. Amount: \$385,000. Filed Jan. 11.

Foulds, David, Trumbull, Connecticut. Seller: 33 North Street LLC, Katonah. Property: 33 North St., Bedford. Amount: \$380,000. Filed Jan. 12.

Guiding Eyes for the Blind Inc., Yorktown Heights. Seller: Matthew Bruno, Scarsdale. Property: 547 Granite Springs Road, Yorktown. Amount: \$475,000. Filed Jan. 8.

Heighton, Kelley, Elmsford. Seller: Hedgerow Properties LLC, Weston, Connecticut. Property: 49 S. Hillside Ave., Greenburgh. Amount: \$321,000. Filed Jan. 12.

Intisar, Malik, Mount Vernon. Seller: Nurils Family Investment LLC, East Elmhurst. Property: 12 Shelley Ave., Greenburgh. Amount: \$310,000. Filed Jan. 9.

Lake Mohegan Mansion LLC, Mohegan Lake. Seller: Green-Tek Land & Site LLC, Fort Pierce, Florida. Property: 1708 Marie Lane, Yorktown. Amount: \$250,000. Filed Jan. 12.

Libertyville Capital Group LLC, Montgomery. Seller: Li S.Xiaoming, Purchase. Property: Greenvale Circle, Greenburgh. Amount: \$123,000. Filed Jan. 12.

Luhrs, Kathleen, Mamaroneck. Seller: 306 Hunter LLC, South Salem. Property: 306 Hunter St., Rye. Amount: \$585,000. Filed Jan. 10.

New Millennium Development LLC, Mahopac. Seller: Ruthie I. McCombs, New Rochelle. Property: 110 Alexander Ave., White Plains. Amount: \$780,000. Filed Jan. 11.

Penachio, Anne, White Plains. Seller: Bedford Property Inc., Carson City, Nevada. Property: 922 Old Post Road, Bedford. Amount: \$800,000. Filed Jan. 12.

Petta, Liberato, Yonkers. Seller: JSV109 LLC, Bronxville. Property: 109 Gordon Ave., Mount Pleasant. Amount: \$585,000. Filed Jan. 8.

Placeres Brothers Corp., Mount Vernon. Seller: 26 West Third Street Realty LLC, Mount Vernon. Property: 26 W. Third St., Mount Vernon. Amount: \$400,000. Filed Jan. 10.

Saleh, Abdel, New Rochelle. Seller: 27 Claire Avenue LLC, New Rochelle. Property: 27 Claire Ave., New Rochelle. Amount: \$885,000. Filed Jan. 9.

Somers Group LLC, Somers. Seller: JMR North Properties LLC, Granite Springs. Property: 71 Route 6, Somers. Amount: \$800,000. Filed Jan. 8.

Terrace Management Inc, New York. Seller: Wendy and Nelson Leon, Cortland Manor. Property: 121 Orgeon Road, Cortlandt. Amount: \$340,000. Filed Jan. 10.

Van Gova Group LLC, Yonkers. Seller: Matthew J. Dubroff, Bronx. Property: 43 Pershing Ave., Yonkers. Amount: \$982,000. Filed Jan. 10.

Zumaran, Carlos, White Plains. Seller: US Bank NA, St. Paul, Minnesota. Property: 120 Parkview Road, Greenburgh. Amount: \$862,000. Filed Jan. 10.

JUDGMENTS

Antonucci, John, Tuckahoe. \$5,608 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Balidemaj, Rabe, West Harrison. \$1,844 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 8.

Bartolini, Christine M.K., Yonkers. \$6,073 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Benjamin, Stanley, Mount Vernon. \$2,532 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Blanco, Wendy J., Tarrytown. \$3,503 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

Blandon, Jose F., Ossining. \$4,386 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 8.

Britt, Larry, Ossining. \$1,940 in favor of Capital One NA, McLean, Virginia. Filed Jan. 9.

Campbell, Devonee A., Yonkers. \$2,606 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 8.

Campbell, Devonee A., Yonkers. \$2,510 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Campbell, Priscilla M., Yonkers. \$3,077 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Cecere, Kasie M., Ossining. \$4,463 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Ceglio, Nicholas A., West Harrison. \$3,943 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Davila, Jeremy A., Yonkers. \$2,715 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 8.

Diallo, Ibrahima, Peekskill. \$7,841 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Diggs, Verna M., Mount Vernon. \$3,205 in favor of Capital One NA, McLean, Virginia. Filed Jan. 9.

Dos Santos, Talita P., Mount Vernon. \$1,985 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Duran, Ramon E. Torres, Yonkers. \$3,135 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Ellison, Shalisha M., Yonkers. \$2,516 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Emery, Joel, Chappaqua. \$11,011 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Faruolo-Lo, Ginette-Elyse, Tuckahoe. \$11,920 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Henry, Paulette V., White Plains. \$8,729 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Hernandez, Amara E., Yonkers. \$2,089 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Hudson, Aaron, Cortlandt Manor. \$4,389 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken.

Questions and comments regarding this section should be directed to:

Sebastian Flores
Westfair Communications Inc.
4 Smith Ave., Suite 2
Mount Kisco, NY 10549
Phone: 914-694-3600

Kohn, Sally, Bronxville. \$1,693 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 8.

Lockard, G. Faruolo, Tuckahoe. \$11,920 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Loragarcia, Modesto A., Yonkers. \$6,617 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 10.

Machado, William E., Mount Vernon. \$4,315 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Mahedy Jr., Joseph D., Mount Kisco. \$2,311 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 8.

Maldarelli, Leonard, Yonkers. \$2,869 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Marini, Nina, Port Chester. \$3,406 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Martindale, Jaime W., Mount Vernon. \$12,314 in favor of Capital One NA, McLean, Virginia. Filed Jan. 10.

Martinez, Stefanie, Yonkers. \$6,647 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Martinez, Toni S., Yonkers. \$1,382 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

McDuffie, Stephan M., Port Chester. \$2,262 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

McFarlane, Anmarie, Yonkers. \$14,542 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Mena, Yordaliza, Yonkers. \$2,693 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 8.

Mitchell, Alfonso J., Yonkers. \$2,682 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Monroe, Adrian J., Croton-on-Hudson. \$4,061 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Monteverde, Carmen, Sleepy Hollow. \$6,131 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 8.

Morales, Valdovinos Arturo, Ossining. \$2,229 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Mullings, Patrice S., Mount Vernon. \$2,483 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Napoletano, Anthony, Tarrytown. \$20,643 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 8.

Newman, Courtney, Yonkers. \$5,256 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 10.

Novello, Franco, White Plains. \$2,604 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

Perez, Daleah M., Pelham. \$4,567 in favor of Capital One NA, McLean, Virginia. Filed Jan. 10.

Polo, Nelson, Yonkers. \$5,282 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Powell, Rafique, Mount Vernon. \$1,989 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

Ramirez, Steven, Ossining. \$3,454 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 10.

Reyes, Julio A., Yonkers. \$6,484 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 9.

Rivera, Maria S., Peekskill. \$1,958 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

Rivers, Latrell, Mount Vernon. \$4,157 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Rojas, Jesus, Yonkers. \$7,175 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Ruiz, Carlos, Yonkers. \$2,143 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 8.

Scott, Nicole D., Yonkers. \$2,698 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Sinclair, Bryanna, Mount Vernon. \$2,562 in favor of Capital One NA, McLean, Virginia. Filed Jan. 8.

Smith, Terry, Cortlandt Manor. \$2,925 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Thomas, Ileshema T., Mount Vernon. \$3,771 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 10.

Tovar, Leonardo, Yonkers. \$1,957 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Turner, Colleen, New Rochelle. \$2,648 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 8.

Walker, Johnny, Tuckahoe. \$3,476 in favor of Columbia University. City of New York. Filed Jan. 11.

LIS PENDENS

The following filings indicate a legal action has been initiated, the outcome of which may affect the title to the property listed.

410 Main Street of White Plains LLC, as owner. Filed by Suma Yonkers Federal Credit Union. Action: Foreclosure of a mortgage in the principal amount of \$750,000 affecting property located at 410 Main St., White Plains. Filed Jan. 12.

American Express Bank, as owner. Filed by DLJ Mortgage Capital Inc. Action: Foreclosure of a mortgage in the principal amount of \$304,000 affecting property located at 72 Shawnee Ave., Unit 23, Yonkers. Filed Jan. 10.

Ankrah Mariama, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$384,000 affecting property located at 29 S. 10th Ave., Mount Vernon. Filed Jan. 10.

Citibank NA, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$640,000 affecting property located at 14 Prescott Ave., White Plains. Filed Jan. 11.

Cruz, Manuel J., as owner. Filed by Midfirst Bank. Action: Foreclosure of a mortgage in the principal amount of \$323,000 affecting property located at 44 Pershing Ave., Ossining. Filed Jan. 12.

Cusumano, Charles Jr., as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$1,050,000 affecting property located at 200 Judson Ave., Greenburgh. Filed Jan. 10.

Galaz, Brian, as owner. Filed by Reliance First Capital LLC. Action: Foreclosure of a mortgage in the principal amount of \$220,000 affecting property located at 217 Woodland Hills Road, White Plains. Filed Jan. 10.

JPMorgan Chase Bank NA, as owner. Filed by Us Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$355,000 affecting property located at 38 White Plains Ave., West Harrison. Filed Jan. 12.

Pisculli, Martha, as owner. Filed by Citizens Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$80,000 affecting property located at 245 S. Waverly St., Yonkers. Filed Jan. 11.

Radcliffe Resources Inc., as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$200,000 affecting property located at 58 Mount Joy Place, New Rochelle. Filed Jan. 10.

Stewart, Maxine, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$210,000 affecting property located at 145 S. 12th Ave., Mount Vernon. Filed Jan. 10.

MECHANIC'S LIENS

56 Prospect Holdings LLC, Yonkers. \$46,533 in favor of Core & Main LP, St. Louis, Missouri. Filed Jan. 10.

595 Route 22 LLC, North Salem. \$5,506 in favor of Croton Home Center Inc., Ossining. Filed Jan. 10.

94 Woodworth Ave LLC, Yonkers \$44,000 in favor of Sai Environmental Services LLC, Fairfield, New Jersey. Filed Jan. 8.

Empire South Broadway, White Plains \$25,565 in favor of United Spray LLC, Chester. Filed Jan. 8.

GAPL LLC, Yonkers \$11,000 in favor of 5 Star Contracting of New York Inc., Mount Vernon. Filed Jan. 8.

Plant Powerhouse LLC, Yonkers. \$548,664 in favor of Platt Byard Dovell White Archite, New York. Filed Jan. 10.

PVE Company II LLC, New Rochelle. \$16,500 in favor of CSS Interiors Inc., Bayport. Filed Jan. 11.

White Plains Hospital Medical Center, White Plains. \$5,590 in favor of ADT Commercial LLC, Boca Raton, Florida. Filed Jan. 12.

NEW BUSINESSES

This newspaper is not responsible for typographical errors contained in the original filings.

Sole Proprietorships

AG Towing, 375 N. Main St., Port Chester 10573. c/o Genesis D. Mariscal. Filed Jan. 11.

Alejandro Angeles Landscaping, 108 N. 10th Ave., Mount Vernon 10550. c/o Alejandro Angeles Domingo. Filed Jan. 10.

Davidson Landscaping, 5 Dillon Road, Apt. 1, Larchmont 10538. c/o David Israel Vasquez Zacarias. Filed Jan. 11.

Depinapu, P.O. Box 576, Mount Vernon 10552. c/o Pierre Poulard. Filed Jan. 12.

Donna Liz Nutrition, 4 Maple Place, Ossining 10262. c/o Maria L. Zhinin. Filed Jan. 11.

Fabiano Rick Painting, 367 Palmer Ave., Apt. 2, Mamaroneck 10543. c/o Fabiano Ricardo Moreira. Filed Jan. 10.

Feminenergy, 499-A S. Broadway, Yonkers 10703. c/o Dawn Johnson. Filed Jan. 10.

Fenix Multiservice, 141 Croton Ave., Ossining 10562. c/o Flora Guadalupe Mejia. Filed Jan. 10.

Lavish By Lauren, 27 Ravine Ave., Apt. 1B, Yonkers 10701. c/o Vinha Fitzgerald. Filed Jan. 12.

Nicaudis Group Family Day Care, 156 Union Ave., Mount Vernon 10550. c/o Nicaudis Castillo. Filed Jan. 11.

Nocturnal Streetwear Clothing, 6 Orchard Place, Harrison 10528. c/o Bruno Barbosa. Filed Jan. 12.

Rosenfield Advisors Research, 128 Greenridge Ave., White Plains 10605. c/o Seth Rosenfield. Filed Jan. 11.

Vega Landscaping, 123 Harding Ave., White Plains 10606. c/o Andres Vega-Cruz. Filed Jan. 12.

HUDSON VALLEY BUILDING LOANS

Above \$1 million

43 Ridge Ny LLC, as owner. Lender: Broadview Capital LLC Property: 43 Ridge Ave., Spring Valley. Amount: \$1.3 million. Filed Jan. 8.

Customers Bank, as owner. Lender: Acres Crest LLC. Property: 182 Acres Road, Kiryas Joel. Amount: \$1 million. Filed Jan. 10.

NBT Bank, as owner. Lender: Buddy One LLC. Property: in Warwick. Amount: \$2 million. Filed Jan. 8.

Remsen Enterprising LLC, as owner. Lender: Northeast Community Bank. Property: in Ramapo. Amount: \$2 million. Filed Jan. 8.

Below \$1 million

Comito RE Holdings LLC, as owner. Lender: Northeast Community Bank. Property: 9 O'Grady Court, Pearl River. Amount: \$893,000. Filed Jan. 5.

Gold Score Properties Inc., as owner. Lender: Kiavi Funding Inc. Property: in Poughkeepsie. Amount: \$268,000. Filed Jan. 10.

Jme Ventures LLC, as owner. Lender: Conventus LLC. Property: in Wappinger. Amount: \$58,000. Filed Jan. 11.

Morse, Ronald II, et al, as owner. Lender: Ulster Savings Bank. Property: in Hyde Park. Amount: \$200,000. Filed Jan. 11.

Rose, Skylar Liberty and Cato Leon Marvin, as owner. Lender: Primelending. Property: in Beekman. Amount: \$308,000. Filed Jan. 11.

Villa, Teresa, as owner. Lender: Rhinebeck Bank. Property: in LaGrange. Amount: \$280,000. Filed Jan. 5.

Walden Savings Bank, as owner. Lender: Huang Anderson Geegar and Nika Zhang. Property: in Deerpark. Amount: \$100,000. Filed Jan. 9.

Walden Savings Bank, as owner. Lender: Howard Lam and Bette Ha. Property: in Goshen. Amount: \$376,000. Filed Jan. 9.

DEEDS

Above \$1 million

CIG Bartlett LLC, Suffern. Seller: US Bank National Trust and Hudson Home Management LLC, Dallas, Texas. Property: 5 Bartlett Road, Monsey. Amount: \$2.2 million. Filed Dec. 28.

De Baun Holdings LLC, Spring Valley. Seller: Robert L. Reda, Airmont. Property: 14 S. Debaun Ave., Airmont. Amount: \$1.8 million. Filed Dec. 27.

Friedman, Fruma, Brooklyn. Seller: Edison Manor LLC, Nanuet. Property: 83 Meron Road, Monsey. Amount: \$1.1 million. Filed Dec. 27.

Greenfield, Yisroel and Frime Greenfield, Brooklyn. Seller: Blueberry Equities LLC, Monroe. Property: 25 Hybrid Road, Monsey. Amount: \$1.2 million. Filed Dec. 28.

Morris, Thomas, Apex, North Carolina. Seller: Toll Northeast V Corp., Fort Washington, Pennsylvania. Property: 135 Placid Circle, Wappinger Falls. Amount: \$3.6 million. Filed Dec. 29.

Pascack Property LLC, Brick, New Jersey. Seller: IVR Mazel LLC, Chestnut Ridge. Property: 439 441 S. Pascack Road, Chestnut Ridge. Amount: \$2.7 million. Filed Dec. 29.

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken.

Questions and comments regarding this section should be directed to:

Sebastian Flores
Westfair Communications Inc.
4 Smith Ave., Suite 2
Mount Kisco, NY 10549
Phone: 914-694-3600

Below \$1 million

10 ES Realty Holdings LLC, New York. Seller: 10 Esquire Realty Holdings LLC, New City. Property: 10 Esquire Road, New City. Amount: \$200,000. Filed Dec. 21.

10 Foxwood LLC, West Nyack. Seller: Sandra Campione, et al, West Nyack. Property: 1 Ravenswood Court, West Nyack. Amount: \$540,000. Filed Dec. 22.

110 Tetiev LLC, Spring Valley. Seller: Polnoya Homes LLC, Spring Valley. Property: 110 Tetiev Way, New Square. Amount: \$680,000. Filed Dec. 28.

123 Reagan Road Square LLC, New Square. Seller: Polnoya Homes LLC, Spring Valley. Property: 123 Reagan Road, New Square. Amount: \$807,000. Filed Dec. 21.

18 GBH LLC, Ramsey, New Jersey. Seller: Eliyahu and Adina Prero, Monsey. Property: 18 Glenbrook Road, Wesley Hills. Amount: \$750,000. Filed Dec. 19.

2 Hillside LLC, Spring Valley. Seller: Emap Realty LLC, Far Rockaway. Property: 2 Hillside Ave., Airmont. Amount: \$900,000. Filed Dec. 15.

20 Pratt LLC, Brooklyn. Seller: Maria Vargas Life Estate Trust, et al, Haverstraw. Property: 20 Pratt St., Haverstraw. Amount: \$315,000. Filed Dec. 29.

207 Lookout South LLC, Beacon. Seller: Greg Sans Home Inspections Inc., New Rochelle. Property: 316 Washington Ave., Beacon. Amount: \$363,000. Filed Dec. 27.

23 Buena Vista LLC, Brooklyn. Seller: Bridget M. Casey-referee, et al, New City. Property: 23 Buena Vista Ave., Spring Valley. Amount: \$515,000. Filed Dec. 19.

27 Harmony Equities LLC, Spring Valley. Seller: Sabu P. and Achamma S. Kurian, Bardonia. Property: 27 Harmony Road, Spring Valley. Amount: \$755,000. Filed Dec. 19.

3 Jay Street LLC, Spring Valley. Seller: Jacob Jeremias, Airmont. Property: 3 Jay St., Spring Valley. Amount: \$699,000. Filed Dec. 21.

67 Babcock LLC, Brooklyn. Seller: Ronald B. and Judith M. DePaola, Suffern. Property: 67 Babcock Lane, Suffern. Amount: \$793,400. Filed Dec. 18.

9 Durham LLC, Brooklyn. Seller: Christian N. and Erin M. Riesebieter, Oradell, New Jersey. Property: 9 Durham Lane, Suffern. Amount: \$739,000. Filed Dec. 19.

Aarna Property LLC, Valley Stream. Seller: 7 Eleven Inc., Irving, Texas. Property: 75 N. Central Highway Garnerville. Amount: \$500,000. Filed Dec. 19.

Ark of Grace Ministries Inc., Hopewell Junction. Seller: DMS Consolidators Ltd., Somers. Property: 966 Beckman Road, Beekman. Amount: \$300,000. Filed Dec. 28.

Astreus11 LLC, Huntington. Seller: Galkovich Family Trust, et al, New City. Property: 145 Ridge Road, New City. Amount: \$324,000. Filed Dec. 28.

Avnei Zahav Family Trust and Sima R. Wiznitzer Trust, Brooklyn. Seller: 60 HK Two Corp., Monroe. Property: 60 Herrick Ave., Spring Valley. Amount: \$900,000. Filed Dec. 27.

Brutus, Marie V., Roselle, New Jersey. Seller: Ralph and Linda DeMaio LLC, New City. Property: 30 Strawtown Road, New City. Amount: \$610,000. Filed Dec. 28.

Burgos, Sonya, Springfield Gardens. Seller: NDL Properties LLC, Poughkeepsie. Property: in Hyde Park. Amount: \$449,000. Filed Dec. 29.

Burke, Michael Damion St. Aubin, Hyde Park. Seller: ABD Stratford LLC, Poughkeepsie. Property: in Pleasant Valley. Amount: \$584,500. Filed Dec. 29.

Commerce Management LLC, Spring Valley. Seller: PF Commerce LLC, Monroe. Property: 60 Commerce St., Spring Valley. Amount: \$750,000. Filed Dec. 21.

Cramer, Ethan S., Montebello. Seller: 306 Blueberry LLC, Nanuet. Property: 152 Kearsing Pkwy., Spring Valley. Amount: \$250,000. Filed Dec. 14.

Feivish Travel Inc., Spring Valley. Seller: Jacqueline Sanchez, Haverstraw. Property: 39 Gurnee Ave., Haverstraw. Amount: \$340,000. Filed Dec. 20.

Gomez, Epifanio, et al, Bronx. Seller: Semenova Realty LLC, New City. Property: 29 Concord Drive, New City. Amount: \$872,500. Filed Dec. 21.

Hani Holdings LLC, Poughkeepsie. Seller: Shane Bartholomew, Poughkeepsie. Property: 7 Benton Road, Poughkeepsie. Amount: \$407,500. Filed Dec. 29.

Hu Alef Lechu Shloma LLC, Spring Valley. Seller: B. Developers LLC, Spring Valley. Property: 15 Ostereh Blvd., New Square. Amount: \$740,000. Filed Dec. 19.

Koos Consultant Group LLC, Brewster. Seller: Arthur Mills, LaGrangeville. Property: 5 White Gate Road, Wappinger. Amount: \$150,000. Filed Dec. 28.

Math Holdings LLC, Poughkeepsie. Seller: Philomena Realty Corp., Poughkeepsie. Property: in Poughkeepsie. Amount: \$585,000. Filed Dec. 26.

Mujica, Luis, Carmel. Seller: Y12MK3 LLC, Pawling. Property: 12 Putnam Road, Fishkill. Amount: \$395,000. Filed Dec. 28.

NDL Properties LLC, Poughkeepsie. Seller: Nicholas DeLuccia, Poughkeepsie. Property: in Hyde Park. Amount: \$58,000. Filed Dec. 29.

Orden Realty LLC, Monsey. Seller: Estate of Santiago M. Tello, Saddle River, New Jersey. Property: 3 Smith St., Spring Valley. Amount: \$645,000. Filed Dec. 20.

Roosevelt 10 LLC, Brooklyn. Seller: FYG Holdings New York LLC, Brooklyn. Property: 111 Tetiev Way, New Square. Amount: \$120,000. Filed Dec. 20.

Roosevelt 10 LLC, Brooklyn. Seller: FYG Holdings New York LLC, Brooklyn. Property: 111 Tetiev Way, New Square. Amount: \$180,000. Filed Dec. 20.

SAK Sales LLC, Monsey. Seller: Odette Pierre, Nanuet. Property: 3 Valley Drive, Nanuet. Amount: \$565,000. Filed Dec. 26.

Sanchez, Hector, Peekskill. Seller: 53 North Liberty Realty LLC, New City. Property: 53 N. Liberty Drive, Stony Point. Amount: \$600,000. Filed Dec. 21.

Schtroks, Avrohom Y., Pomona. Seller: Rakk Realty LLC, Pomona. Property: 22 Halley Drive, Pomona. Amount: \$644,400. Filed Dec. 19.

Sea Rock LLC, Floral Park. Seller: Donald Maher, Wappingers Falls. Property: 1668 Route 9, Unit 13B, Wappinger. Amount: \$252,000. Filed Dec. 28.

Segelbaum, Jacob and Clara Segelbaum, Brooklyn. Seller: 2019 Kearsing LLC, Nanuet. Property: 140 Kearsing Pkwy., Monsey. Amount: \$399,000. Filed Dec. 20.

Spitzer, Moses, Spring Valley. Seller: 61 Riverside Drive LLC, Monsey. Property: 61 Riverside Drive, Suffern. Amount: \$715,000. Filed Dec. 19.

Tessler, Shloime and Rachel Tessler, Monsey. Seller: Edison Manor LLC, Nanuet. Property: 61 Meron Road, Monsey. Amount: \$815,000. Filed Dec. 20.

Uphill 8 Willow LLC, Suffern. Seller: Jeffrey Hollander-referee, et al, Chestnut Ridge. Property: 8 Willow Drive, Suffern. Amount: \$428,000. Filed Dec. 20.

Werczberger, Rivky, Brooklyn. Seller: Viola Ventures LLC, Chestnut Ridge. Property: 4210 Corner St., Spring Valley. Amount: \$889,000. Filed Dec. 20.

ZA BH LLC, Airmont. Seller: Glyn and Julie Russell, New City. Property: 88 Old Phillips Hill Road, New City. Amount: \$660,000. Filed Dec. 20.

JUDGMENTS

Abbruzzio, Julie B., Rock Tavern. \$23,514 in favor of First National Bank of Omaha, Omaha, Nebraska. Filed Jan. 8.

Allen, Marc, Harriman. \$23,309 in favor of UHG I LLC, Williamsville. Filed Jan. 10.

Baptiste, Megan M., Newburgh. \$3,873 in favor of Cavalry SPV I LLC, et al, Greenwich, Connecticut. Filed Jan. 8.

Berrios, Migdalia, Middletown. \$4,324 in favor of Midland Credit Management Inc., San Diego, California. Filed Jan. 9.

Brown, David, et al, Newburgh. \$10,000 in favor of Mimello Properties LLC, Yonkers. Filed Jan. 9.

Brunojenkins, Tavin N., Middletown. \$1,024 in favor of Midland Credit Management Inc., San Diego, California. Filed Jan. 9.

Burgos, Mirwanda, Rochester. \$1,558 in favor of Northstar Capital Acquisition LLC and Capital One Bank, Amherst. Filed Jan. 9.

Byrd, Everette, Newburgh. \$4,751 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Jan. 9.

Capaci, Benjamin and Alexa Serratore Capaci, Goshen. \$5,225 in favor of Brickpond Development LLC, Goshen. Filed Jan. 11.

Cardwell, Gypsie, Middletown. \$6,999 in favor of Capital One, Glen Allen, Virginia. Filed Jan. 9.

Carite, Katline, Dickson City, Pennsylvania. \$26,499 in favor of State Farm Mutual Automobile Insurance Co., et al, Bloomington, Illinois. Filed Jan. 8.

Charles, Clairene, New Windsor. \$14,361 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Jan. 5.

Collins, Steve, Middletown. \$3,076 in favor of Citibank, Sioux Falls, South Dakota. Filed Jan. 9.

Cruz, Edgard, New Windsor. \$1,652 in favor of Cavalry SPV I LLC and Citibank, Greenwich, Connecticut. Filed Jan. 8.

Daniels, Michael J., Middletown. \$3,375 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Jan. 9.

Deloatch, Lisette A., Middletown. \$3,242 in favor of Capital One, Glen Allen, Virginia. Filed Jan. 9.

Evelyn, Nikita, Highland Mills. \$2,600 in favor of Cavalry SPV I LLC and Synchrony Bank, Draper, Utah. Filed Jan. 8.

Ferrara, Gina, Goshen. \$14,606 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Jan. 5.

Figueroa, Arron M., Wallkill. \$16,792 in favor of TEG Federal Credit Union, Poughkeepsie. Filed Jan. 8.

Figueroa, Carrasco Erick, Warwick. \$1,661 in favor of Meenan Oil Company LP and Wallace Oil Co., Woodbury. Filed Jan. 5.

Florant, Romual F., Port Jervis. \$7,443 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 9.

Formisano, Josephine N., Newburgh. \$2,566 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Jan. 9.

Gandl, Rivka, Monroe. \$32,635 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Jan. 8.

Giron, Hermelinda, Newburgh. \$1,262 in favor of Second Round Sub LLC, Austin, Texas. Filed Jan. 9.

Green, Jamel D., Newburgh. \$4,525 in favor of Mid-Hudson Valley Federal Credit Union, Kingston. Filed Jan. 8.

Greenhill, Devon, Central Valley. \$7,987 in favor of UHG I LLC, Williamsville. Filed Jan. 10.

Guarino, Rachel, Middletown. \$5,024 in favor of Synchrony Bank, Draper, Utah. Filed Jan. 8.

H&F Executive Inc. and **Hilel Friedman**, Monroe. \$59,423 in favor of Keybank National Association, Buffalo. Filed Jan. 9.

Hendrickson, Vashone, Middletown. \$1,352 in favor of Jefferson Capital Systems LLC, Saint Cloud, Minnesota. Filed Jan. 9.

Hess, Tricia A., Port Jervis. \$8,349 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Jan. 10.

Hicks, Robert, New Windsor. \$5,150 in favor of Southgate Village LLC, New Windsor. Filed Jan. 9.

Jacobsen, Tiffany A., New Windsor. \$2,031 in favor of Capital One, Glen Allen, Virginia. Filed Jan. 11.

Jimenez, Eugene and Cindy Leandry, Otisville. \$11,946 in favor of Mount Hope LLC, Cuddebackville. Filed Jan. 11.

Luna, Luis, Newburgh. \$5,524 in favor of Citibank, Sioux Falls, South Dakota. Filed Jan. 8.

Lynch, Heather, Highland Mills. \$2,847 in favor of Citibank, Sioux Falls, South Dakota. Filed Jan. 10.

Lynch, Joshua A., Walden. \$29,100 in favor of Bank of America, Charlotte, North Carolina. Filed Jan. 5.

McMillan, Lillie R., Vails Gate. \$5,430 in favor of Synchrony Bank, Draper, Utah. Filed Jan. 9.

Moore, Lorenzo, New Windsor. \$11,466 in favor of Cavalry SPV I LLC and Citibank, Greenwich, Connecticut. Filed Jan. 10.

Nava, Baraquiel, Newburgh. \$1,920 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Jan. 9.

Osborne, Jean, Middletown. \$1,650 in favor of Jefferson Capital Systems LLC, Saint Cloud, Minnesota. Filed Jan. 9.

Owens, David, Newburgh. \$8,500 in favor of WABNO Hospitalities Inc. and Hudson Valley Hotel, Newburgh. Filed Jan. 9.

Pellegrini, Ronald, Middletown. \$2,891 in favor of Citibank, Sioux Falls, South Dakota. Filed Jan. 9.

Perez, Guadalupe A., Middletown. \$3,130 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 10.

Perez, Nora, Monroe. \$3,960 in favor of Accelerated Inventory Management LLC, Austin, Texas. Filed Jan. 9.

Piluso, Brian, Montgomery. \$2,287 in favor of Hudson Valley Credit Union, Poughkeepsie. Filed Jan. 9.

Reyes, Julissa, Middletown. \$1,036 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Jan. 9.

Rodriguez, Marcia A., Warwick. \$2,588 in favor of Cavalry SPV I LLC and Citibank, Greenwich, Connecticut. Filed Jan. 8.

Shemtov Equities Inc. and **Mordsche Scher**, Monroe. \$37,358 in favor of Keybank National Association, Buffalo. Filed Jan. 9.

Slover, Jason, Montgomery. \$4,995 in favor of Synchrony Bank, Draper, Utah. Filed Jan. 8.

Stanchich, Jeanene, Middletown. \$5,624 in favor of Accelerated Inventory Management LLC, Austin, Texas. Filed Jan. 9.

T Spa Nails LLC, et al, Olympia, Washington. \$76,631 in favor of Simply Funding LLC, Chester. Filed Jan. 8.

Taylor, Elizabeth, Walden. \$1,420 in favor of Midland Credit Management Inc., San Diego, California. Filed Jan. 8.

Teamoh, George, Monroe. \$3,175 in favor of Con Edison Company of New York Inc., New York. Filed Jan. 5.

Velazquez, Brenda, Middletown. \$3,237 in favor of Citibank, Sioux Falls, South Dakota. Filed Jan. 9.

Virgil, James, Middletown. \$12,066 in favor of Capital One Bank USA NA, Richmond, Virginia. Filed Jan. 9.

Williams, James F., Middletown. \$7,899 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Jan. 9.

Wooten, Nerette, Westtown. \$4,831 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 9.

MECHANIC'S LIENS

Cinquemani, Christopher, as owner. \$8,846 in favor of Kode Electric Inc. Property: 30 Coleman Drive, Hamptonburgh. Filed Jan. 16.

Sullivan, Cornelius and Rosalind Sullivan, as owner. \$24,765 in favor of Total Restoration Industries LLC. Property: 270 Bardonia Road, Nanuet. Filed Jan. 17.

NEW BUSINESSES

This paper is not responsible for typographical errors contained in the original filings.

Partnerships

Rebel Reads Books, 67 Hudson Drive, New Windsor 12553. c/o Dante S. and Cheryl Ann Briggins. Filed Jan. 2.

Sole Proprietorships

A To Z Pilot Cars, 88 W. Main St., Walden 12586. c/o Freddy Lampon. Filed Jan. 11.

Blake The Bellow Maple, P.O. Box 144, New Milford 10959. c/o Orion R. Blake. Filed Jan. 8.

Emagic Dezin, 3 E Evergreen Road, Suite 101 PMB 1116 New City 10956. c/o Elsie Miller Lafleur. Filed Jan. 11.

GT Wilkins Music & Books, 80 James Clark Drive, Middletown 10940. c/o Gioron T. Wilkins Sr. Filed Jan. 9.

Infinite Possibilities New York, 439 Nimham Road, Carmel 10512. c/o Stacy Mason. Filed Jan. 9.

La Vida Buena Tat2, 47 S. Plank Road, Newburgh 12550. c/o Shaakirah Angelica Aguilar. Filed Jan. 8.

Little Guys Home Improvements, 45 Fostertown Road, Newburgh 12550. c/o Kyle M. Lapaitra. Filed Jan. 9.

MB Painting & Photography, 38 Orchard St., Warwick 10990. c/o Michael John Beams. Filed Jan. 10.

Paradise Pro Innovators, 13A Stuyvesant Road, Carmel 10512. c/o Paulino A. Vasquez Garcia. Filed Jan. 11.

Pleasant & Timeless Landscape, 26 Orchard St., Warwick 10990. c/o Manuel Martinez Sanchez. Filed Jan. 9.

Quince Room, 737 Route 9D, Garrison 10524. c/o Dana A. Poplees. Filed Jan. 4.

R Brick Contracting, 363 Lake Osiris Road, Walden 12586. c/o Raymond J. Brickley IV. Filed Jan. 3.

SK Dry Cleaners and Clothing Alterations, 3154 Route 9, Cold Spring 10516. c/o Keith Derek Williams. Filed Dec. 27.

Scout & Recover, 23 Cedar Court, Newburgh 12550. c/o Gerardo Estaban Bolivar Jr. Filed Jan. 11.

SJ Productions, 142 Brooks Ave., Monroe 10950. c/o Stephen Jeong Juyoung. Filed Dec. 27.

United Maintenance, 306 Genung St., Middletown 10940. c/o Andrew S. Hermelee. Filed Jan. 8.

Wholesale Mobility, 163 Brookside Farms Road, Newburgh 12550. c/o Rubin Johns. Filed Dec. 29.

Winding Waters Flower Farm, 23 Wawayanda Road, Warwick 10990. c/o Katja Ann Andreo. Filed Jan. 10.

BUILDING PERMITS

Commercial

A. Pappajohn Company, Norwalk, contractor for Merritt 7 Venture LLC. Renovate conference room, board room and pantry in community center at 301 Merritt 7, Norwalk. Estimated cost: \$750,000. Filed Nov. 21.

B. Singh Construction Inc., Norwalk, contractor for Ralph Sandolo. Perform replacement alterations at 83 New Canaan Ave., Norwalk. Estimated cost: \$75,000. Filed Dec. 4.

Builder Durkin's Inc., Norwalk, contractor for Norwalk SNFF Acquisition Group LLC. Install awning canopy from entrance as per engineer plans at 23 Prospect St., Norwalk. Estimated cost: \$24,992. Filed Nov. 28.

Canales, Juan, Norwalk, contractor for Housing Development Fund Inc. Replace shingles and chimney step flashing at 130 Main St., Norwalk. Estimated cost: \$7,500. Filed Dec. 5.

Construction Technology Association, Norwalk, contractor for Norwalk Hospital Association. Renovate third-floor room at 34 Maple St., Norwalk. Estimated cost: \$321,900. Filed Nov. 21.

Design Builders & Remodeling Inc., Norwalk, contractor for Katharine N. Upton. Replace decking and railing on rear deck at 12 Thomas Place, Norwalk. Estimated cost: \$30,000. Filed Nov. 21.

Elite Development Group LLC, Norwalk, contractor for Elite Development Group LLC. Perform replacement alterations at 542 Westport Ave., Norwalk. Estimated cost: \$1,000. Filed Nov. 21.

Gemas de Nicolas LLC, Norwalk, contractor for Nor-West Associates Inc. Renovate kitchen, bathroom and windows at 80 County St., Unit 21, Norwalk. Estimated cost: \$22,000. Filed Nov. 20.

Maggiore Construction Inc., Norwalk, contractor for the city of Norwalk. Renovate the bathroom at 23 Meadow St., Norwalk. Estimated cost: \$50,000. Filed Nov. 20.

Manuta, Alexander, Norwalk, contractor for Columbus Court Condo. Replace vinyl siding of Building 1 at 25 Chestnut St., Norwalk. Estimated cost: \$106,955. Filed Nov. 20.

Manuta, Alexander, Norwalk, contractor for Columbus Court Condo. Replace vinyl siding for Building 2 at 25 Chestnut St., Norwalk. Estimated cost: \$106,955. Filed Nov. 20.

Manuta, Alexander, Norwalk, contractor for Columbus Court Condo. Replace vinyl siding for Building 3 at 25 Chestnut St., Norwalk. Estimated cost: \$106,955. Filed Nov. 20.

Manuta, Alexander, Norwalk, contractor for Columbus Court Condo. Replace vinyl siding for Building 4 at 25 Chestnut St., Norwalk. Estimated cost: \$106,955. Filed Nov. 20.

Parks, Kenneth A., Norwalk, contractor for Brookfield Properties. Perform replacement alterations at 100-101 N. Water St., Norwalk. Estimated cost: \$15,000. Filed Nov. 22.

Signature Pools, Norwalk, contractor for 10 Monroe LLC. Install in-ground concrete pool at 10 Monroe St., Norwalk. Estimated cost: \$150,000. Filed Nov. 20.

Storms Construction LLC, Norwalk, contractor for Hotel Zero Degrees Corp. Renovate facade, conference room, lobby and lobby bathroom at 353 Main Ave., Norwalk. Estimated cost: \$140,000. Filed Nov. 20.

Vanguard Organization Inc., Norwalk, contractor for Rex Realty LLC. Replace existing roof waterproofing system with new system at 144 Water St., Norwalk. Estimated cost: \$122,540. Filed Nov. 20.

Residential

Able Construction Peter Greenberg, Norwalk, contractor for Peter R. Klinkowski. Construct a superstructure for a single-family residence at 289 East Ave., Norwalk. Estimated cost: \$735,000. Filed Nov. 17.

Bettley, Richard W., Norwalk, contractor for Christopher Mathews. Install a generator for geothermal loads at 75 Weed Ave., Norwalk. Estimated cost: \$8,500. Filed Dec. 5.

Constructed Concepts LLC, Norwalk, contractor for Stuart and Deborah Christman. Perform replacement alterations at 19 Shorehaven Road, Norwalk. Estimated cost: \$12,000. Filed Nov. 27.

Craftworks Construction LLC, Norwalk, contractor for John and Marina Lazarides. Reroof 210 Fallow St., Norwalk. Estimated cost: \$40,000. Filed Nov. 20.

ERI Building and Design LLC, Norwalk, contractor for Matthew S. Marut. Renovate the single-family residence at 66 Cove Ave., Norwalk. Estimated cost: \$19,750. Filed Dec. 4.

ERI Building and Design LLC, Norwalk, contractor for Thomas J. and Laura E. Keller. Convert existing bathroom into two separate bathrooms at 5 Ridgewood Road, Norwalk. Estimated cost: \$24,000. Filed Dec. 4.

Erie Construction Mid-West LLC, Norwalk, contractor for Keven D. and Eva P. Bartush. Remove shingles and replace with dynasty shingles at 1 Grumman Court, Norwalk. Estimated cost: \$24,101. Filed Dec. 5.

Flying Colors Roofing LLC, Norwalk, contractor for Edward and Jane Skeen. Tear roof to sheathing and reroof 15 Fordham Drive, Norwalk. Estimated cost: \$7,500. Filed Dec. 5.

For U Builders Group LLC, Norwalk, contractor for Christopher Parsons. Create a sunroom at 8 Pershing St., Norwalk. Estimated cost: \$12,000. Filed Nov. 20.

Harrison, Peter T. and Lynn M., Norwalk, contractor for Peter T. and Lynn M. Harrison. Construct a new roof over garage and replace skylights at 22 Woodlawn Ave., Norwalk. Estimated cost: \$25,000. Filed Nov. 17.

Jan Building & Design LLC, Norwalk, contractor for Sonia Iamiceli. Construct an addition at rear of single-family residence, extend existing garage and create a master bedroom at 1 Lindenwoods Road, Norwalk. Estimated cost: \$125,000. Filed Nov. 27.

Juniper Road Design Build LTD, Norwalk, contractor for Steven M. and Margaret M. Silvestri. Raise single-family residence above flood elevation at 2 Channel Ave., Norwalk. Estimated cost: \$50,000. Filed Dec. 1.

Lombardo, John, Norwalk, contractor for Frank Snyder and Christine Nunno. Construct a one-story addition at rear of a single-family residence at 7 Anderson Road, Norwalk. Estimated cost: \$65,000. Filed Dec. 5.

McCauley, Sean, Norwalk, contractor for Camelot Drive LLC. Renovate the first floor and basement at 35 Eagle Road, Norwalk. Estimated cost: \$100,000. Filed Dec. 5.

Mega Construction of Connecticut LLC, Norwalk, contractor for Fotini Stefanidis. Reroof 13 George Ave., Norwalk. Estimated cost: \$8,000. Filed Dec. 4.

Morales, Wilfred, Norwalk, contractor for Wilfred Morales. Renovate kitchen, bathrooms and master bedroom at 119 William St., Norwalk. Estimated cost: \$45,000. Filed Nov. 21.

Oceanview Pool & Patio, Norwalk, contractor for Bjorn Erik Bergabo. Install an in-ground gunite spa at 3 Admiral Lane, Norwalk. Estimated cost: \$175,000. Filed Nov. 27.

Omega Development LLC, Norwalk, contractor for Robert J. Evans Jr. and Melissa H. Construct an addition to expand kitchen and living room at 5 Daphne Drive, Norwalk. Estimated cost: \$20,000. Filed Nov. 21.

Phil's Main Roofing LLC, Norwalk, contractor for David and Katherine McFate. Reroof 6 Rampart Road, Norwalk. Estimated cost: \$14,630. Filed Nov. 20.

Polidoro, Christopher L., Norwalk, contractor for Christopher L. Polidoro. Construct a 1 1/2 story addition at 120 Newtown Ave., Norwalk. Estimated cost: \$230,000. Filed Dec. 4.

Rocano General Construction Inc., Norwalk, contractor for R&N Rentals LLC. Renovate a single-family residence at 9 Vespucci Road, Norwalk. Estimated cost: \$16,000. Filed Dec. 5.

Ryan III, Daniel E., Norwalk, contractor for Daniel E. Ryan III. Renovate a single-family residence entry porch at 23 Sable St., Norwalk. Estimated cost: \$20,000. Filed Nov. 27.

Salvioli, Joe, Norwalk, contractor for Dennis and Deborah Kozlowski. Install a generator at side of single-family residence at 26 Allen Road, Norwalk. Estimated cost: \$12,000. Filed Dec. 5.

The Greyrock Companies LLC, Norwalk, contractor for FRAP LLC. Construct a superstructure for a duplex unit at 40 Fullin Road, Norwalk. Estimated cost: \$770,000. Filed Nov. 21.

Valladares Madariaga, Hilmer Oniel, Norwalk, contractor for Hilmer Oniel Valladares Madariaga. Renovate a single-family residence at 4 Butternut Lane, Norwalk. Estimated cost: \$30,000. Filed Dec. 1.

Vinylume Inc., Norwalk, contractor for Inga Bleich and Rebecca Smith. Install vinyl siding to entire house at 21 Avenue B, Norwalk. Estimated cost: \$35,600. Filed Dec. 1.

COURT CASES

Bridgeport Superior Court

Balis, Ryan J., et al, Monroe. Filed by Capital One, NA, Oxford. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff was lawfully on the defendant's premises when the defendant's dog attacked the plaintiff, thereby causing injuries and losses. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6129710-S. Filed Dec. 12.

Giaquinto, Sarah Elizabeth, et al, Trumbull. Filed by Chase Alcorace, Bridgeport. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6129495-S. Filed Dec. 4.

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken.

Questions and comments regarding this section should be directed to:

Sebastian Flores
Westfair Communications Inc.
4 Smith Ave., Suite 2
Mount Kisco, NY 10549
Phone: 914-694-3600

Jarit, Rebecca, Trumbull. Filed by Christopher White, Stratford. Plaintiff's attorney: Kennedy Johnson Schwab & Roberge LLC, New Haven. Action: The plaintiff was lawfully on the defendant's premises when the dog, owned by the defendant, allegedly suddenly and without warning, attacked the plaintiff, biting her face and arm, thereby causing her to sustain and suffer the personal injuries. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6129276-S. Filed Nov. 27.

Metro-North Commuter Railroad Company, Stamford. Filed by Cucumber Capital LLC, Stratford. Plaintiff's attorney: The Finch Firm LLC, Trumbull. Action: The plaintiff was lawfully on the premises controlled and maintained by the defendant when the plaintiff while descending the exterior stairs on the southern side of the premises was caused to fall allegedly due to the defective and/or slippery conditions of the stairwell/step platform area, thereby causing the plaintiff to suffer injuries and losses. Case no. FBT-CV-23-6129498-S. Filed Dec. 4.

Poslunsy, Nathan, Fairfield. Filed by Danbury Hospital, Goshen. Plaintiff's attorney: Etemi Law LLC, Watertown. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6129043-S. Filed Nov. 16.

Danbury Superior Court

Dellvalle-Perez, Enrique, Waterbury. Filed by Edward Gormbley, Stratford. Plaintiff's attorney: Mazza & Welch, Stratford. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048031-S. Filed Nov. 3.

Golden Star Food Service LLC, Parlin, New Jersey. Filed by Geico a.s.a. Larysa J. Didio, Bethel. Plaintiff's attorney: Neubert Pepe & Monteith PC, New Haven. Action: The plaintiff and defendant entered into a Purchase and Sale of Future Receipts Agreement, whereby the defendant sold, and the plaintiff purchased future receipts of the defendant. The merchant defaulted on the Agreement without limitation, due to the defendant blocking payment from its account. The plaintiff seeks more than \$15,000 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048430-S. Filed Dec. 11.

Gutierrez, M.D., Kenneth. et al, Canton. Filed by Green Tree Capital LLC, Litchfield. Plaintiff's attorney: Lynch Traub Keefe & Errante Pc, New Haven. Action: The plaintiff allegedly suffered medical malpractice by the defendant for a right far lateral discectomy with complete facetectomy by the defendant. However, after being discharged, the plaintiff had health issues and was revealed that the plaintiff allegedly suffered an esophageal rupture/perforation, pneumomediastinum and findings of mediastinitis, and bilateral pleural effusions. As a result, the plaintiff suffered injuries. Case no. DBD-CV-23-6048428-S. Filed Dec. 8.

Rojas, Robert T., Danbury. Filed by Karen Osorio-Marroquin, Danbury. Plaintiff's attorney: Philip H. Monagan Law Offices, Waterbury. Action: The plaintiff provided hospital services and supplies to the defendant. However, the defendant has neglected or refused to pay the plaintiff who has allegedly suffered monetary damages. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048013-S. Filed Nov. 2.

The Family Auto Finance LLC, et al, Redford, Michigan. Filed by Kerry Newcomb, Bethel. Plaintiff's attorney: Neubert Pepe & Monteith PC, New Haven. Action: The plaintiff and defendant entered into a Purchase and Sale of Future Receipts Agreement, whereby the defendant sold, and the plaintiff purchased future receipts of the defendant. The merchant defaulted on the agreement, including without limitation, allegedly due to the defendant blocking payment from its account. The plaintiff seeks more than \$15,000 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048041-S. Filed Nov. 6.

Stamford Superior Court

Barcia, Aileen, Stamford. Filed by Capital One NA, McLean, Virginia. Plaintiff's attorney: London & London, Newington. Action: The plaintiff is a banking association, which the defendant used for a credit account and agreed to make payments for goods and services. The defendant failed to make payments. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs. Case no. FST-CV-23-6064090-S. Filed Nov. 15.

Fitzgerald, William F., et al, Norwalk. Filed by M&T Bank, Buffalo, New York. Plaintiff's attorney: Brock And Scott PLLC, Farmington. Action: The plaintiff is the owner of the defendants' mortgage who defaulted on the terms of the agreement and have failed to pay the plaintiff the amount due. The plaintiff claims foreclosure of the mortgage, possession of the mortgage premises, more than \$15,000 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064016-S. Filed Nov. 9.

Lagar Contracting & Home Design, LLC, Miami, Florida. Filed by Mimoza Rizvani, Stamford. Plaintiff's attorney: Hassett & George PC, Simsbury. Action: The plaintiff as seller, executed an agreement, whereby the defendant promised to pay Green Tree a sum certain for future receivables, plus other fees. The agreement is in default because of the defendant's failure to make the required payments. The plaintiff seeks more than \$15,000 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064290-S. Filed Dec. 1.

Reamer, Jeffrey, Houston, Texas. Filed by Edward Gormbley, Wilton. Plaintiff's attorney: Day Pitney LLP, Hartford. Action: The plaintiff and defendant agreed to jointly pursue the venture, which they would call "DVG." Plaintiff and defendant agreed to jointly operate DVG and share in the profits. However the defendant allegedly has engaged in conduct that is directly contrary to the clear and definite promises and agreements made between the parties relating to the DVG venture, including, but not limited to, failing to share profits, failing to provide accurate and complete accountings of DVG investments, undermining workforce employment relationships, and wrongfully obtaining plaintiff's proprietary tools, business plans and business models and utilizing the same for his own benefit to the exclusion of the plaintiff. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064224-S. Filed Nov. 28.

Woodcock, Edward, Wilton. Filed by Zahav Asset Management LLC, Danbury. Plaintiff's attorney: Michael E. Skiber Law Office, Norwalk. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064142-S. Filed Nov. 20.

DEEDS

Commercial

10X Athletic USA LLC, Greenwich. Seller: Maksim Yelyashkevich and Aigel Khadeeva, Greenwich. Property: Lot 43, Map 4149, Greenwich. Amount: \$865,000. Filed Jan. 16.

137 Columbus Place LLC, Greenwich. Seller: Madison Rose Salvatore, Stamford. Property: 137 Columbus Place, Stamford. Amount: \$350,000. Filed Jan. 10.

22 Glenbrook Condo Ventures LLC, Darien. Seller: Judd Love, Stamford. Property: 22 Glenbrook Road, Unit 302, Stamford. Amount: \$100,000. Filed Jan. 8.

David Montanari Holdings LLC, Stamford. Seller: Miranda Afizi and Gazmend Afizi, Stamford. Property: 106 Summer St., Unit 1D, Stamford. Amount: \$166,000. Filed Jan. 4.

Linsmore30 LLC, Greenwich. Seller: 30 Lismore Lane LLC, Greenwich. Property: 30 Lismore Lane, Greenwich. Amount: \$10,015,000. Filed Jan. 16.

LosMass Real Estate LLC, Bedford, New York. Seller: Mario Masseroli, Pound Ridge, New York. Property: 1 Douglas Drive., Greenwich. Amount: \$1. Filed Jan. 18.

Newfield Properties Two LLC, Stamford. Seller: MCGW 2 LLC, Greenwich. Property: 3 Old Field Point Road, Greenwich. Amount: \$10. Filed Jan. 19.

R&R Investments Group LLC, Stamford. Seller: dragon Nutmeg LLC, Greenwich. Property: 148 E. Elm St., Greenwich. Amount: \$10. Filed Jan. 18.

Ryan Street Holdings LLC, Scarsdale, New York. Seller: 23 Ryan Street LLC, Stamford. Property: 23 Ryan St., Stamford. Amount: \$1,275,000. Filed Jan. 3.

Sun Dance LLC, Stamford. Seller: Patricia E. Couch, Stamford. Property: 237 Sun Dance Road, Stamford. Amount: \$520,000. Filed Jan. 4.

Woodway Pines LLC, Stamford. Seller: Michael DeAngelis, Stamford. Property: 1321- 1325 Hope St., 9 -15 Woodway Road, Stamford. Amount: \$2,400,000. Filed Jan. 4.

Residential

Aguilar Encinas, Jorge P. and Ingrid G. Ramos, Orinda, California. Seller: Jorge Aguilar and Ingrid Ramos, Orinda, California. Property: 2023 Summer St., Unit A, Stamford. Amount: SN/A. Filed Jan. 10.

Barrios Gramajo, Wilson Ismael, Stamford. Seller: Pamela Bindschedler, Stamford. Property: 21 Revere Drive, Unit 19-C-4, Stamford. Amount: \$210,000. Filed Jan. 8.

Batalla, Emily Marie and Tyler Batalla, Stamford. Seller: Charles M. Gavan, Stamford. Property: 151 Courtland Ave., Unit 1H, Stamford. Amount: \$328,000. Filed Jan. 10.

Bloom, Eileen and Jay Bloom, Miami Beach, Florida. Seller: Custom Designs Landscaping Ltd., Greenwich. Property: 100 Old Church Road, Greenwich. Amount: \$7,000,000. Filed Jan. 19.

Brauweiler, Neal, New Canaan. Seller: Kevin M. Arnone, New Canaan. Property: 196 Franklin St., Stamford. Amount: \$899,000. Filed Jan. 8.

Burdick, Lucinda and Bradford Burdick, Stamford. Seller: Lei Zhang and Lingjun Hu, Stamford. Property: 65 Glenbrook Road, Unit 6F, Stamford. Amount: \$302,750. Filed Jan. 8.

Choi, Jae Y., Greenwich. Seller: Jae Choi, Greenwich. Property: 26 Circle Drive, Greenwich. Amount: \$1. Filed Jan. 18.

Coker, Letha G. and Guilliano Rinchere, Stamford. Seller: Jeffrey Pasiak, Stamford. Property: 80 Lawn Ave., Unit 1, Stamford. Amount: \$395,000. Filed Jan. 3.

Cordova, Maykel, Stamford. Seller: Gina M. Capocci, et al, Stamford. Property: 27 Northhill St., Unit 1U, Stamford. Amount: \$204,000. Filed Jan. 11.

Frimpong, Olivia, Stamford. Seller: William R. De Jonge, New York, New York. Property: 2475 Summer St., Unit 31, Stamford. Amount: \$190,000. Filed Jan. 5.

Gandler, Michael, Stamford. Seller: Robyn M. Whittingham, Stamford. Property: 177 Long Close Road, Stamford. Amount: \$1,985,000. Filed Jan. 5.

Gillespie-Santa, Matthew John and John Jaiber Gillespie-Santa, Stamford. Seller: MDI Constructions LLC, Wilton. Property: 269 Oaklawn Ave., Stamford. Amount: \$735,000. Filed Jan. 8.

Griffiths Smit, Simon Martin, Rye, New York. Seller: David Jan and Fan Xia, Stamford. Property: 60 Strawberry Hill Ave., Unit 1211, Stamford. Amount: \$176,000. Filed Jan. 4.

Hanna, Hilda, Stamford. Seller: Anthony E. Imbrogno and Grace B. Imbrogno, Stamford. Property: 11 Belltown Road, Unit 7, Stamford. Amount: \$160,000. Filed Jan. 11.

Li, Ivan, Stamford. Seller: Hui Li and Bo Yu, Stamford. Property: 127 Greyrock Place, Unit PL-2, Stamford. Amount: \$328,000. Filed Jan. 5.

Lorusso, Patrick M. and Stephanie E. Larsen, Rye, New York. Seller: Patrick Lorusso, Rye, New York. Property: 141 Lockwood Road, Greenwich. Amount: \$10. Filed Jan. 18.

Maldonado, Sara L., Stamford. Seller: Claudia Rodriguez and Jorge E. Lastres, Stamford. Property: 44 Strawberry Hill Ave., Unit 2J, Stamford. Amount: \$441,000. Filed Jan. 10.

Mason, Ghanae, Stamford. Seller: Stamford Property Partners LLC, Stamford. Property: 20 North St., Unit 8-1, Stamford. Amount: \$275,000. Filed Jan. 12.

McLaughlin III, Ronald J. and Olivia McLaughlin, Stamford. Seller: John Isaac Martin and Emilee Colvin, Stamford. Property: 36 Ralph St., Stamford. Amount: \$10. Filed Jan. 8.

Mendelson, Daniel and Elizabeth Mendelson, New Canaan. Seller: Kevin Crawford Sullivan and Jessica Rogers Sullivan, Stamford. Property: 54 Oakdale Road, Stamford. Amount: \$950,000. Filed Jan. 8.

Peerschke, Elgar H., Greenwich. Seller: Jon Huerta and Shabnam Huerta, Greenwich. Property: 736 Lake Ave., Greenwich. Amount: \$10. Filed Jan. 18.

Perez, Jhelma Corali and Patrocinio Perez, Stamford. Seller: Seaside Real Estate Group LLC, Stamford. Property: 108 Seaside Ave., Unit 1, Stamford. Amount: \$215,000. Filed Jan. 9.

Pratt, Andrew E. and Maura F. Pratt, Stamford. Seller: Kyle D. Pennacchia, Stamford. Property: 35 W. Broad St., Unit 428, Stamford. Amount: \$665,000. Filed Jan. 11.

Rodriguez Varela, Juan and Maria Sanchez, Old Greenwich. Seller: Yizhaq Kleshchelski and Hadas Kleshchelski, Cos Cob. Property: 7 Chestnut St., Cos Cob. Amount: \$2,125,000. Filed Jan. 17.

Ross, Pamela, Stamford. Seller: Jorge E. Quintanilla and Susana P. Quintanilla, Stamford. Property: 33 Moore St., Unit B-2, Stamford. Amount: \$635,000. Filed Jan. 8.

Serna, Luis and Darlin Serna, Stamford. Seller: Peter Buckey and Suhasini D. Buckey, Stamford. Property: 85 Dundee Road, Stamford. Amount: \$836,000. Filed Jan. 9.

Tegghial, Vaidehi and Anoop Suresh Kashyap, Baltimore City, Maryland. Seller: Amit P. Kulkarni, Austin, Texas. Property: 850 E. Main St., Unit 326, Stamford. Amount: \$499,000. Filed Jan. 11.

Vargas, Naaji Adzimah and Charlie Vargas, Stamford. Seller: Eric Schwab, Lutz, Florida. Property: 63 Maple Tree Ave., Unit D, Stamford. Amount: \$375,000. Filed Jan. 5.

Zheng, Stanley T. and Lee Cheung, Stratford. Seller: Anthony D. Antonecchia, Stamford. Property: 61 Grove St., Unit C, Stamford. Amount: \$550,000. Filed Jan. 5.

Zielinski, Julianne Fareri and Christopher Michael Zielinski, Greenwich. Seller: 161 Pecksland LLC, Setauket, New York. Property: 161 Pecksland Road, Greenwich. Amount: \$6,300,000. Filed Jan. 18.

MORTGAGES

394 Stanwich Road LLC, Greenwich, by Albert T. Strazza. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 394 Stanwich Road, Greenwich. Amount: \$1,370,713. Filed Dec. 4.

Arboleda-Arenas, Cesar Andres, Stamford, by Jonathan T. Hoffman. Lender: Total Mortgage Services LLC, 185 Plains Road, Milford. Property: 3 Beacon View Drive, Fairfield. Amount: \$201,000. Filed Dec. 15.

Bee, Victoria and Troy Socca, Stamford, by Jonathan A. Wetmore. Lender: Bank of America NA, 101 S. Tryon St., Stamford. Property: 149 Long Hill Drive, Stamford. Amount: \$617,500. Filed Dec. 7.

Beldotti, Lisa and Michael Beldotti, Stamford, by Connie S. Fair. Lender: First County Bank, 117 Prospect St., Stamford. Property: 68 Gaxton Road, Stamford. Amount: \$350,000. Filed Dec. 7.

Bergen, Jason, Scarsdale, New York, by Corinne M. Asloot. Lender: JPMorgan Chase Bank NA, 1111 Polaris Paekway, Columbus, Ohio. Property: 191 Sylvan Knoll Road, Stamford. Amount: \$208,500. Filed Dec. 4.

Bernard, Andrew N., Stamford, by Benjamin McEachin. Lender: Pentagon Federal Credit Union, 7940 Jones Branch Drive, Tysons, Virginia. Property: 58 Nathan Hale Drive, Stamford. Amount: \$144,000. Filed Dec. 5.

Bianco, Carlye and Kyle Bean, Stamford, by Christian W. Bujdud. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 85 Camp Ave., Unit 61, Stamford. Amount: \$535,713. Filed Dec. 1.

Buffin, Charles P. and Kelsey Southwick Gardner, Greenwich, by Aneta Magiera. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 5 Mill Pond Court, Cos Cob. Amount: \$121,000. Filed Dec. 4.

Cancellieri, Andrea Lynn and Enzo Cancellieri, Stamford, by Brendan G. Maloney. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 35 W. Broad St., Unit 105, Stamford. Amount: \$333,750. Filed Dec. 4.

Casella, Jason Daniel and Dominique Casella, Fairfield, by Patrick Q. Mitchell. Lender: USAlliance Federal Credit Union, 300 Apollo Drive, Chelmsford, Massachusetts. Property: 151 Henderson Road, Fairfield. Amount: \$83,700. Filed Dec. 14.

Certera, Tanya, Fairfield, by Josie Ponce. Lender: Sikorsky Financial Credit Union Inc., 1000 Oronoque Lane, Stratford. Property: 142 Moritz Place, Fairfield. Amount: \$130,000. Filed Dec. 12.

Cirillo, Joseph R. and Tracey Cirillo, Fairfield, by Dennis DiVico. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 800 Banks North Road, Fairfield. Amount: \$1,000,000. Filed Dec. 11.

DaCosta, James Wade, Fairfield, by Paulette J. Tarnoczy. Lender: Prosperity Home Mortgage LLC, 3060 Williams Drive, Suite 600, Fairfax, Virginia. Property: 199 Warwick Ave., Fairfield. Amount: \$500,000. Filed Dec. 14.

Dorcas Clark, Deanna and Nicholas Pezas, Stamford, by Iliana Nikolova. Lender: First County Bank, 117 Prospect St., Stamford. Property: 65 Cousins Road, Stamford. Amount: \$120,000. Filed Dec. 7.

Durrani, Adnan and Maria Paoli, Stamford, by Lorri M. Tamburro. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 98 Stamford Ave., Stamford. Amount: \$1,600,000. Filed Dec. 4.

Emery, Richard C. and Luiza Emery, Stamford, by Andrew L. Wallach. Lender: Total Mortgage Services LLC, 185 Plains Road, Milford. Property: 162 Four Brooks Road, Stamford. Amount: \$406,000. Filed Dec. 5.

Francia, Nicholas J. and Mary Elizabeth Francia, Fairfield, by Matthew C. Reale. Lender: UBS Bank USA, 95 State St., Suite 2200, Salt Lake City, Utah. Property: 264 Penfield Road, Fairfield. Amount: \$1,869,600. Filed Dec. 13.

Ganeles, Scott C. and Noelle Bosak Ganeles, Greenwich, by Albert T. Strazza. Lender: UBS Bank USA, 95 State St., Suite 2200, Salt Lake City, Utah. Property: 571 Round Hill Road, Greenwich. Amount: \$2,000,000. Filed Dec. 4.

Gargone, Rosario A. and Christopher W. Gargone, Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 753 Stillwater Road, Stamford. Amount: \$130,000. Filed Dec. 6.

Guastelle, Karen, et al, Fairfield, by Jeho Choi. Lender: John Dierna, 655 A. Osage Lane, Stratford. Property: 54 Pope St., Fairfield. Amount: \$125,000. Filed Dec. 12.

Harlow, Matthew R. and Holly Harlow, Greenwich, by Benjamin McEachin. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 6 Perkley Lane, Greenwich. Amount: \$750,000. Filed Dec. 5.

Hillock, Christopher and Julie Hillock, Darien, by Andrew L. Wallach. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 787 Fairfield Beach Road, Fairfield. Amount: \$738,500. Filed Dec. 13.

ILA Properties LLC, Fairfield, by Joshua F. Gilman. Lender: Loan Funder LLC, 645 Madison Ave., 19th floor, New York, New York. Property: 70 Stephens Lane, Fairfield. Amount: \$465,530. Filed Dec. 12.

Indian Harbor Drive LLC, Stamford, by Antoinette Violi. Lender: The First Bank of Greenwich, 444 E. Putnam Ave., Cos Cob. Property: 55 Indian Harbor Drive, Greenwich. Amount: \$3,000,000. Filed Dec. 6.

Jallouk, Richard B. and Donna M. Jallouk, Stamford, by Ann Brown. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 145 Mulberry St., Stamford. Amount: \$100,000. Filed Dec. 4.

Jenkins III, Arthur L., Riverside, by Michelle Hanover. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 8 Cathlow Drive, Riverside. Amount: \$1,000,000. Filed Dec. 5.

Khalitov, Bulat and Alsu Khalitov, Greenwich, by Robert B. Potash. Lender: JPMorgan Chase Bank NA, 1111 Polaris Pkwy., Columbus, Ohio. Property: 77 Putnam Park, 77, Greenwich. Amount: \$380,000. Filed Dec. 1.

Kleinmann, Colleenn and Edgar Kleinmann, Greenwich, by Sharon M. Jones. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 17 Berrian Place, Greenwich. Amount: \$556,000. Filed Dec. 1.
Koka, Ajrush and Hidajete Koka, Kew Gardens, New York, by Mark P. Vessicchio. Lender: Newrez LLC, 1100 Virginia Drive, Suite 125, Fort Washington, Pennsylvania. Property: 8 Wardwell St., Unit 2, Stamford. Amount: \$131,250. Filed Dec. 5.

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken.

Questions and comments regarding this section should be directed to:

Sebastian Flores
Westfair Communications Inc.
4 Smith Ave., Suite 2
Mount Kisco, NY 10549
Phone: 914-694-3600

Kraus, Elizabeth C., Greenwich, by Aneta Magiera. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 505 Stanwich Road, Greenwich. Amount: \$500,000. Filed Dec. 7.

Larrea, Maria T., Stamford, by John R. Fiore. Lender: Sound Federal Credit Union, 37 North Ave., Norwalk. Property: 186 Seaside Ave., Unit 3, Stamford. Amount: \$65,000. Filed Dec. 6.

Leson, Barbara, Fairfield, by Kathleen M. Dunn. Lender: Fairway Independent Mortgage Corp., 4750 S. Biltmore Lane, Madison, Wisconsin. Property: 21 Boroskey Road, Fairfield. Amount: \$705,000. Filed Dec. 12.

Longo III, Salvatore R., Cos Cob, by Mark C. Durkin. Lender: Louise Dellapietro and Dennis Dellapietro, 23 Royal Court, Shelton. Property: 55 Cos Cob Ave., Cos Cob. Amount: \$125,000. Filed Dec. 4.

Macchia, Anthony L. and **Kate S. Macchia**, Fairfield, by Descera Daigle. Lender: Georgia's Own Credit Union, 100 Peachtree St., Atlanta, Georgia. Property: 10 Four Seasons Road, Fairfield. Amount: \$100,000. Filed Dec. 15.

Mason, Nancy J., Fairfield, by Antron Verance Bailey. Lender: Torrington Savings Bank, 129 Main St., Torrington. Property: 241 Knollwood Drive, Fairfield. Amount: \$216,000. Filed Dec. 15.

Matheson, Nicholas Howard and **Whitney Elisabeth Matheson**, Stamford, by Charles P. Abate. Lender: M&T Bank, 1 M&T Plaza, Buffalo, New York. Property: 26 Overhill Road, Fairfield. Amount: \$632,000. Filed Dec. 13.

McNally, John E. and **Andrea McNally**, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 20 Hawkwood Lane, Greenwich. Amount: \$500,000. Filed Dec. 1.

Melnikoff, Morgan and **Jack Melnikoff**, Greenwich, by Shetal Nitin Malkan. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 400 Stanwich Road, Greenwich. Amount: \$550,000. Filed Dec. 5.

Melon, Adam and **Rafananda Tejada**, Mamaroneck, New York, by N/A. Lender: Joseph Muratore, 347 E. 139th St., Bronx, New York. Property: 62 Ivy St., Greenwich. Amount: \$810,000. Filed Dec. 6.

Mennie, Christine, Westport, by Michael S. Rosten. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 37 Southfield Road, Fairfield. Amount: \$195,000. Filed Dec. 11.

Meyer, Samuel A. and **Destini Meyer**, Stamford, by Debra A. Gasbarri. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 1574 Long Ridge Road, Stamford. Amount: \$145,000. Filed Dec. 6.

Musalo, Christopher J. and **Jennifer Lynn Tedrick**, Old Greenwich, by N/A. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 4 Halsey Drive, Old Greenwich. Amount: \$780,000. Filed Dec. 5.

Nolletti, Jeffrey R. and **Amy M. Nolletti**, Greenwich, by Elizabeth D. Salemo. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 351 Pemberwick Road, Unit 505, Greenwich. Amount: \$192,000. Filed Dec. 5.

Pedrick, Benjamin F., et al, Annapolis, Maryland, by Aleksandr Y. Troyb. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 38 Arbor Terrace, Fairfield. Amount: \$1,108,000. Filed Dec. 14.

Qureshi, Ahmed and **Maryam Seyal**, Fairfield, by Zade Nallbani. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 90 Colonese Road, Fairfield. Amount: \$195,000. Filed Dec. 15.

Raposo, Katelyn H. and **Michael J. Raposo**, Stamford, by Jane R. Marsh. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 42 Meadowpark Ave. E, Stamford. Amount: \$565,000. Filed Dec. 1.

Ray, Bruce and **Emily Ray**, Stamford, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 478 W. Hill Road, Stamford. Amount: \$142,450. Filed Dec. 5.

Ruprecht, Elizabeth B., Greenwich, by Maria C. Miller. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 80 Sherwood Ave., Greenwich. Amount: \$1,485,000. Filed Dec. 1.

Schattman, Glenn L. and **Claudia K. Schattman**, Westport, by Annabelle T. Machado-Costa. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 2236 Shippan Ave., Stamford. Amount: \$2,825,000. Filed Dec. 1.

Sobon, Pawel and **Halina Monika Sobon**, Fairfield, by Anna Chmarzynska. Lender: First County Bank, 117 Prospect St., Stamford. Property: 80 Meadowbrook Road, Fairfield. Amount: \$350,000. Filed Dec. 13.

Stevens, Matthew and **Alison Claire Stevens**, Greenwich, by Eva M. Chetcuti. Lender: The Milford Bank, 33 Broad St., Milford. Property: 3 Chasmar Road, Old Greenwich. Amount: \$394,000. Filed Dec. 7.

The Harry Segalas Revocable Trust, et al, New York, New York, by Jeremy E. Kaye. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 52 Dawn Harbor Lane, Riverside. Amount: \$7,000,000. Filed Dec. 6.

Theodos, Louis V. and **Nancy A. Lambert**, Fairfield, by Alfredo Calderon. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 2468 Sturges Highway, Fairfield. Amount: \$250,000. Filed Dec. 12.

Trippe, Roberta, Greenwich, by Robert E. Murray Jr. Lender: Guaranteed Rate Affinity LLC, 1800 W. Larchmont Ave., Chicago, Illinois. Property: 88 Buckfield Lane, Greenwich. Amount: \$1,000,000. Filed Dec. 6.

Tyers, John, Old Greenwich, by Jeremy E. Kaye. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 14 Tyler Lane, Riverside. Amount: \$1,500,000. Filed Dec. 7.

Urena, Tanya and **Jose Urena**, Southport, by N/A. Lender: Secretary of Housing and Urban Development, 451 17th St. SW, Washington, D.C. Property: 29 Rockview Road, Southport. Amount: \$106,647. Filed Dec. 14.

Urgilez Villa, Ramon and **Cinthya Solorzano**, Stamford, by Mayra M. Rios. Lender: Fairway Independent Mortgage Corp., 4201 Marsh Lane, Carrollton, Texas. Property: 123 Seaton Road, Unit 8-A-1, Stamford. Amount: \$160,000. Filed Dec. 7.

Walsh, Michael G., Fairfield, by Barbara C. Friedman. Lender: GE Employees FCU, 265 Sub Way, Milford. Property: 766 N. Benson Road, Fairfield. Amount: \$100,000. Filed Dec. 11.

Zachary, Andrew L. and **Leslie D. Zachary**, Austin, Texas, by Lauren J. Mashe. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 138 Brook Run Lane, Stamford. Amount: \$726,300. Filed Dec. 1.

Zhang, Gang and **Jen Hui Wang**, Greenwich, by Norman K. O'Connor. Lender: JPMorgan Chase Bank NA, 1111 Polaris Pkwy., Columbus, Ohio. Property: 2055 Long Ridge Road, Stamford. Amount: \$856,000. Filed Dec. 6.

NEW BUSINESSES

Almost Family, 60 Long Ridge Road, Suite 308, Stamford 06905, c/o Joshua L. Proffitt. Filed Dec. 26.

Bukovina Deli LLC, 301 Hope St., Stamford 06906, c/o Tetyana Harb. Filed Dec. 29.

California Tortilla, 300 Atlantic St., Suite 110, Stamford 06901, c/o Kachhelo Catering Inc. Filed Dec. 27.

Emma Sanchez Scholarship Fund, 39 West Ave., Norwalk 06854, c/o Macedonia Church Inc. Filed Dec. 5.

Homewatch Caregivers of Norwalk, 2389 Main St., Suite 100, Glastonbury, 06033, c/o Richard Williams. Filed Dec. 4.

La Catedral De Los Tacos, 56 Lincoln Ave., Stamford 06902, c/o Gustavo Hernandez Blancas. Filed Dec. 29.

Magiquille, 3 Knickerbocker Ave., Stamford 06907, c/o Shaquille Watkin. Filed Dec. 29.

Odyssey Early Learning Center, 244 East Ave., Norwalk 06855, c/o Monisha Gibson. Filed Dec. 5.

Peak Performance Solution, 38 Calf Pasture Beach Road, Norwalk 06855, c/o Cynthia Barnett. Filed Dec. 11.

Peking Chinese Restaurant, 414 W. Main St., Stamford 06902, c/o Peking Dong Deli Inc. Filed Dec. 22.

Planet Pizza of Stamford, 920 Summer St., Stamford 06905, c/o Samuel Silva. Filed Dec. 27.

Prestine Clean Co., 36 Russ St., Hartford 06106, c/o Zodd LLC. Filed Dec. 21.

Salsa Brava LLC, 212 Westport Ave., Norwalk 06851, c/o Jaime Garcia Villa. Filed Dec. 1.

Seaside Place Residents Association, 10 Seaside Place, Norwalk 06855, c/o Lauriel Devitt. Filed Dec. 5.

Serenity Gentle Yoga, 307 Four Brooks Road, Stamford 06903, c/o Charlene Barlow. Filed Dec. 28.

Serotonin, 29 W. High St., East Hampton, 06424, c/o Fairfield Longevity 1, LLC. Filed Dec. 29.

Smart Remodeling, 41 Hundley Court, Stamford 06902, c/o Raul Arriaza. Filed Dec. 26.

Smart Remodeling, 41 Hundley Court, Stamford 06902, c/o Raul Arriaza. Filed Dec. 29.

Stamford Monument Company, 30 Commerce Road, Stamford 06902, c/o James V. Bria. Filed Dec. 27.

Stamford Museum and Nature Center, 39 Scofieldtown Road, Stamford 06903, c/o Margaret Anne Baim. Filed Dec. 22.

VH Reyes Home Improvement LLC, 1092 E. Main St., Apt. 1, Stamford 06902, c/o Victor Reyes. Filed Dec. 29.

Westmed, 542 Westport Ave., Norwalk 06851, c/o Adam Barrison M.D. Filed Dec. 12.

Xenia Symon & Co., 54 Hope St., Unit C, Stamford 06906, c/o Xenia S. Figueroa. Filed Dec. 21.

Legal Notices

Notice of Formation of AW Notary LLC Art. Of Org. filed with SSNY on 12/8/23. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to 443 South 10th Avenue, Mount Vernon, NY 10550. Purpose: any lawful purpose. #63518

MARY BREEN LCSW PLLC Filed 10/17/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 46 Guion St, Pleasantville, NY 10570 Purpose: Licensed Clinical Social Work #63521

Notice of Formation of rise + bloom, LLC. Arts. of Org. filed with SSNY on 12/12/23. Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to rise + bloom, 60 Quinby Ave, White Plains, New York 10606. Purpose: any lawful act or activity. #63522

KU Properties LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 1/9/2024. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Katernya Ulerio, 420 Maple Ave, Mamaroneck, NY 10543. General Purpose #63523

34 NY Jefferson LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 12/28/2023. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Yina L. Bravo, 4 Alexander Ave, White Plains, NY 10606. General Purpose #63524

AAA Bravo Lighting LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 12/28/2023. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Walmer Bravo, 34 Jefferson Ave, White Plains, NY 10606. General Purpose #63525

Notice of Formation of Nature's Own Wildlife L.L.C. Art. Of Org. filed with SSNY on 7/17/23. Office Location: Westchester County. Bruno Oliveto designated as agent of the LLC upon whom process against it may be served. Mail process to: 452 B Fourth Avenue, Pelham, NY 10803. Purpose: any lawful purpose. Website: www.NaturesOwn.store #63526

SIANO GROUP LLC Filed 11/20/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 21 Taylor Rd, Mount Kisco, NY 10549 Purpose: all lawful #63527

A1 SERVICE COORDINATION LLC Filed 11/30/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 40 New Saw Mill River Rd, Ste L1 7, Hawthorne, NY 10532 Purpose: all lawful #63528

MICHAEL PAUL GROUP LLC Filed 12/14/23, Effective 1/1/24 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 55 N Broadway, Apt 2 9, White Plains, NY 10601 Purpose: all lawful #63529

èSTACHE MENIS SALON LLC Filed 12/13/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 1929 Palmer Ave, Larchmont, NY 10538 Purpose: all lawful #63530

NOGUEIRA'S AUTO BODY LLC Filed 12/6/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 44 South St, Mount Vernon, NY 10550 Purpose: all lawful #63531

VIVA CASA REMODEL LLC Filed 11/21/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 217 Hawthorne Ave, Apt 4N, Yonkers, NY 10705 Purpose: all lawful #63532

RENOVON LLC Filed 12/6/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 17 Ashington Dr, Ossining, NY 10562 Purpose: all lawful #63533

Notice of formation of B3 TECHNOLOGIES LLC. Articles Of Organization were filed with SSNY on 1/20/2024. Office Location: Westchester County. United States Corporation Agents, Inc. is designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to United States Corporation Agents, Inc. at 7014 13th Avenue, Suite 202, Brooklyn, NY, 11228. Purpose: Any lawful purpose. #63535

Kraft Ave Realty LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 12/12/2023. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 45 Kraft Ave, Bronxville, NY 10708. General Purpose #63536

Elevated Building Solutions LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 12/20/2023. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 3333 Crompton Rd, #1065, Yorktown Heights, NY 10598. General Purpose #63537

Cernunnos Holdings LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 1/17/2024. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Sean Mccahill, 3 Park Circle, White Plains, NY 10603. General Purpose #63538

Notice of Formation of 175 Prospect Ave. LLC Arts. Of Org. Filed with SSNY on 10/26/2023, Office Location: designated as agent of LLC upon whom process may be served. SSNY shall mail process to Cindy Mann, 19 Rockhagen Rd., Thornwood, NY 10594. Purpose: any lawful act lawful act or activity. #63540

Notice of Formation of E&N TAX AND ACCOUNTING LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 01/08/2024. Office location: Westchester County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: Marija Sparano, 2013 Breton Ct, Yorktown Heights, NY 10598. Purpose: any lawful act or activities. #63541

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, February 29, 2024 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids.

Electronic documents and Amendments are posted to www.dot.ny.gov/doing-business/opportunities/const-notice. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planholders List at www.dot.ny.gov/doing-business/opportunities/const-planholder. Amendments may have been issued prior to your placement on the Planholders list.

NYS Finance Law restricts communication with NYSDOT on procurements and contact can only be made with designated persons. Contact with non-designated persons or other involved Agencies will be considered a serious matter and may result in disqualification. Contact Robert Kitchen (518)457-2124.

Contracts with 0% Goals are generally single operation contracts, where subcontracting is not expected, and may present direct bidding opportunities for Small Business Firms, including, but not limited to D/M/WBE's and SDVOBs.

The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award.

BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK.

Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting.

Region 08: New York State Department of Transportation
4 Burnett Blvd., Poughkeepsie, NY, 12603
D265160, PIN 881370, FA Proj Y001-8813-703, Orange, Rockland, Westchester Cos., BRIDGE REHABILITATIONS - Routes 52 & 304, and Illington Rd., Towns of Clarkstown, Newburgh & Yorktown., Bid Deposit: 5% of Bid (- \$750,000.00), Goals: DBE: 9.00%

Sealed bids will be received as set forth in Instructions to Bidders (<https://www.dot.ny.gov/bids-and-lettings/construction-contractors/important-info>) until 10:30 A.M. on Thursday, February 29, 2024 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Maps, Plans and Specifications may be seen at Electronic documents and Amendments which are posted to www.dot.ny.gov/doing-business/opportunities/const-notice.

The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award.

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Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting.

Region 08: New York State Department of Transportation
4 Burnett Blvd., Poughkeepsie, NY, 12603
D265198, PIN 807419, FA Proj Y001-8074-193, Rockland Co., HIGHWAY IMPROVEMENTS - Route 45 Street Improvements, Town of Ramapo & Village of Spring Valley., Bid Deposit: 5% of Bid (- \$375,000.00), Goals: DBE: 10.00%
D265205, PIN 802253, Westchester Co., RESURFACING - Route 100, Town of Greenburgh & City of Yonkers., PLA Candidate, Bid Deposit: 5% of Bid (- \$750,000.00), Goals: MBE: 10.00%, WBE: 15.00%, SDVOB: 6.00%
D265222, PIN 881650, Westchester Co., PAVEMENT - Route 35 Paving, Towns of Bedford & Lewisboro., Bid Deposit: 5% of Bid (- \$200,000.00), Goals: MBE: 10.00%, WBE: 15.00%, SDVOB: 6.00%