

Upstate NY CEOs express pessimism in Siena survey

Westport Conservation **Department meets** with business to mold future of plastic ban

Page 3

Diverse entrepreneurs from diverse industries speak at Westport Library

The rise of colon and breast cancer in young adults

Page 7



11

2024



Upstate NY CEOs express pessimism in Siena survey

BY PETER KATZ / pkatz@westfairinc.com



Don Levy speaking at HVEDC breakfast.

"Our business sectors are seeing high taxes, strict mandates, and little cooperation from lawmakers, forcing them and their employees out of New York state."

- Heather Mulligan Results of the 17th annual Upstate New York Business Leader Survey by the Siena College Research Institute show that business chief executives are thinking pessimistically about what's in store. A total of 585 CEOs at companies throughout Upstate New York took part in the survey and 67% said that business conditions are getting worse. Only 18% of the CEOs said they expect the economy to improve in 2024.

The survey was conducted in partnership with UHY, a professional services firm, and the Hudson Valley Economic Development Corp. (HVEDC). Siena College Research Institute Director Dr. Don Levy presented results of the survey at this year's HVEDC CEO Survey Breakfast held at the Franklin D. Roosevelt Presidential Library and Museum in Hyde Park.

"Despite increasing consumer sentiment, lessening inflation and recent stock market gains, the CEOs of Upstate New York are decreasingly positive about business conditions and fewer than one in five expect a rebound this year," Levy said. "Troubled by the lack of suitably trained workers and feeling as though neither the federal or state government contribute to their success, CEOs expect a year of lower revenues and profits."

Twenty-nine percent of the CEOs plan to increase the size of their workforce this year, but 80% say

that there is not an ample supply of appropriately trained local workers. For the second consecutive year, 75% of the CEOs said they were having difficulty recruiting for open positions.

Eighty-one percent of the CEOs said that state government is a detriment to doing business in New York. Only 11% think the government of New York is doing

either an excellent or good job of creating a business climate in which companies like theirs can succeed. Only 14%, down from 17% a year ago, expressed confidence in the ability of New York's government to improve the business climate over the next year. Only 21% of the CEOs saw local government as an asset for their businesses.

Nearly 90% of Upstate CEOs said that the federal government is doing no better than a fair or poor job of creating a business climate in which they can succeed. They said they are not very confident in the ability of the federal government to improve business conditions.

The Research Institute annually computes an Index of Business Leader Confidence. An index score of 100 represents a breakeven point at which optimism and pessimism are balanced. Two years ago, the Upstate index was at 94.4. Last year, the index fell to 68.8. This year, the index is 60.8 – the lowest measure-

ment since the all-time low of 39 in 2008. Still, this year's score was 17 points above the 2020 score, recorded during the Covid pandemic.

"With the index falling to its lowest level since 2008 amidst the Great Recession, CEOs are speaking loudly and clearly. They feel conditions ranging from a lack of governmental support, difficulty filling open positions and increasing costs in healthcare, energy and insurance all are making it more difficult for New York's businesses to succeed. With consumer sentiment increasing, it is possible that next year, these CEOs may report a 2024 that was better than at present they predict," Levy said.

The CEOs identified technology, education, tourism, medical and manufacturing as the top growth areas for the next three to five years.

"CEOs not only predict technology will have a positive impact on the economic vitality of their region, but many are beginning to adopt disruptive technologies, including not only the cloud or cyber security, but also artificial intelligence, 5G, the internet of things, Chat GPT and digital analytics," Levy said.

This year, 50% of CEOs, down from 55% last year, said they intend to invest in their company's fixed assets to meet growing demand, reduce costs or enhance profitability. One-third of CEOs said that they will focus on market and demand growth this year in order to enhance profitability, while 31%, virtually unchanged from last year, will focus on price increases. The percentage of CEOs focused on cost reductions is down slightly this year to 20%, compared with 22% last year.

When asked what they thought could improve the business climate in New York, 61% called for business tax reform, 60% said spending cuts, 59% called for personal income tax reform, 48% said there should be more workforce development and 44% said there should be infrastructure development.

According to Heather Mulligan, president and CEO of The Business Council of New York State, "Our business sectors are seeing high taxes, strict mandates, and little cooperation from lawmakers, forcing them and their employees out of New York state."

Michael Oates, president and CEO of HVEDC sad, "Dr. Levy's comprehensive presentation offered timely, meaningful and actionable intelligence from a broad swath of the industries most vital to the Hudson Valley and New York state economies."



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A MEMBER OF



Westport Conservation Department meets with business to mold future of plastic ban

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

"We do expect some push back from the people, your customers."

- Tom Kiely

The town of Westport recently hosted an online meeting to discuss its Single Use Plastic Ordinance.

Voted into law by the Westport Representative Town Meeting in 2019, the ordinance was temporarily suspended as a result of the Covid pandemic which began in 2020. With many of the health measures put into effect to combat the disease, the temporary reversal of the ban has also expired, going into effect once again on January 1, 2024.

"This basically prohibits food service businesses from selling or providing food for consumption on or off the premises in or with single use plastic and or styrofoam food service products," said Michele Berglund, an administrative assistant for the Westport Conservation Department during a presentation on the ordinance. "This includes cups, plates, bowls, clamshells, containers, trays, straws, stirrers. Utensils should be distributed upon request only. The long-term goals are to prioritize reusable products and minimize our reliance on single use plastics."

Berglund explained that the ordinance was designed to encourage eco-friendly practices which would eventually yield cost savings for businesses and prevent environmental damage which could incur costs for taxpayers. The ordinance was also expected to work hand-in-hand with the "Stop The Stuff Campaign," which encourages restaurants to avoid providing even bio-degradable single use items such as napkins, chopsticks, condiment containers, lids, and cup sleeves unless specifically requested by the customer.

The audience of Westport business owners, had questions. A grocery store owner asked if her business would be impacted, and Director of Conservation Colin Kelly explained that food which is received from a supplier already wrapped is still permitted under the ordinance.

"If you're bringing it in and it's already wrapped, then it meets the definition," explained Kelly, "but once you take any food and put it into the

container than you have to meet the conditions of the ordinance."

Matt Storch, the Chef and owner of both the Match restaurant in Norwalk and Westport's Match Burger Lobster asked about how to tell if a plastic product qualifies as single use.

"A perfect example is pint, quart and cup containers, which everybody knows are reusable, but it does not say that on it. Is that going to be an issue? Because we have a large issue of getting hot products to people without it melting. When it comes to hot butter or boiling liquid under steamed clams or something like that, I can't use something if it can't take the heat."

Storch also noted that his Westport location uses biodegradable cups, but that ones with prominent logos and identification often cost more. "We do our best to help the environment, but it doesn't say it on the actual piece of

Kelly replied that in such a situation compliance can be checked directly. "If we can verify through your invoice or order through your supplier that it meets the intent of the ordinance then that'll be sufficient for us."

Kelly noted that his department was working to provide lists of compliant products, and encouraged the sharing of information between Westport businesses about what options and products work best to avoid everybody going through the same process of trial and error.

In further discussion, Tom Kiely, Westport's Operations Director floated the possibility of making signs or stickers for distribution to Westport businesses to help inform the public about the ordinance.

"This is mainly an awareness campaign and we have got to start changing the mindset," Kiely said. "As opposed to having all this stuff put in the bag by default it's going to be the opposite and you'll have to ask for it. But we'd love to

hear from anyone who actually owns a food establishment."

Kiely encouraged business owners to reach out to him and discuss whether they would prefer a window decal, a placard, or other signage that will help explain the Stop the Stuff Campaign to help uphold the ordinance.

"We do expect some push back from the people, your customers," Kelly said, "if they have any questions or annoyances send them our way, because we are the body that has to enforce this."

"If you have somebody screaming at you, have them scream at me and my department and we'll manage it. Throw me and our office under the bus, we can take it. I don't want it to become an interaction that sours your relationship with your clients."



Controller of Yonkers construction firm accused of embezzlement

BY BILL HELTZEL / bheltzel@westfairinc.com



A bankruptcy trustee claims that the controller of a Yonkers construction company pocketed extra money for two years by using an alias.

> Brona McNaughton, who is also known as Brona Mc-Carry, was the controller of Cassway Contracting Corp., according to a complaint filed March 1 in U.S. Bankruptcy Court, White Plains.

She lives in Yonkers, the Bronx or Ballymoney, County Antrim, Northern Ireland. From March 2020 to July 2022 she was allegedly paid \$121,421 in the name Shauna Mc-Naughton, her sister or sister-in-law, according to the complaint, who uses the same addresses and never worked for the

The alleged double-dipping scheme is depicted by Chapter 7 bankruptcy trustee Deborah J. Piazza, whose job is to liquidate the company and claw back assets that were transferred illegally.

Cassway was a drywall contractor that booked from \$30 million to \$32 million

a year from 2020 to 2021. But the Covid-19 pandemic stopped a lot of projects, disrupted the supply of building materials, and rapidly increased costs, according to a bankruptcy declaration by owner James Cassidy.

He filed for Chapter 11 bankruptcy reorganization in March 2022, listing \$9.2 million in assets and \$9.4 million in liabilities. Six months later the bankruptcy was converted to Chapter 7 liquidation.

From 2020 to 2022, when suspicious payments were issued, Brona Mc-Naughton, aka McCarry, maintained the payroll records and paid company expenses, according to the complaint.

She received \$222,305, mostly in bi-weekly consulting fees, and a \$40,000 "Christmas" payment more than two months after Christmas 2019.

During the same period, she allegedly received an additional \$121,421 in consulting fees and paychecks issued in Shauna McNaughton's name.

Cassidy and his employees did not know anyone named Shauna Mc-Naugton, the trustee states.

More irregularities were found. Brona used Shauna's social security number. Employment records list the same email address for both women. Brona was paid as an independent contractor but no IRS W-2 wage and tax statements or 1099 independent contractor forms were issued.

Shauna never worked for Cassway, the complaint states, yet was paid substantial compensation.

Brona received Shauna's compensation without consent or knowledge of the company, according to the complaint. Cassidy, the president, had entrusted her with the payroll and books but did not monitor her.

Piazza argues that the payments were fraudulent and must be cancelled.

She is demanding "not less than \$222,305, and possibly as much as \$343,726" from Brona for acts of embezzlement.

Efforts to find contact information for Brona McNaughton, to ask for her side of the story, failed.

Ex Polar Air execs admit to decade-long kickback scheme

BY BILL HELTZEL / bheltzel@westfairinc.com

Polar Air.

Polar Air discovered the scheme and fired the executives in 2021.

Four former senior executives of Polar Air Cargo Worldwide Inc. have pled guilty to fraud charges in a \$23 million kickback scheme that the government says corrupted nearly every aspect of operations of the White Plains company for a decade.

The executives steered business to various vendors from 2009 to 2021. according to an indictment filed last year in U.S. District Court, Manhattan. In return, they accepted kickbacks and profits from vendors they controlled.

The scheme cost Polar Air tens of millions of dollars.

The executives struck plea deals over the past four months, culminating on Feb. 29. They agreed to forfeit \$15.3 million in ill-gotten gains and pay \$66.1 million in restitution to

Damian Williams.

The former executives include Lars Winkelbauer, 48, chief operating officer, Bangkok, Thailand; Abilash Kurien, 46, vice president of marketing, Wilton, Connecticut; Carlton Llewellyn, 55, vice president of operations, Highland Mills, Orange County; and Robert Schirmer, 58, director of customer services, Port Jefferson Station, Suffolk County.

Three executives secretly owned or controlled certain vendors, according to court records. They bypassed



competitive bidding, ensured that vendors would receive favorable shipping rates, and received kickbacks and portions of vendor profits.

The indictment also refers to three senior executives who were depicted as co-conspirators but not charged.

Polar Air discovered the scheme and fired the executives in 2021.

They pled guilty to conspiracy to commit wire fraud. Winkelbauer and Kurien also admitted to money laundering, and Schirmer to honest services fraud.



tion from \$306,000 to \$33.5 million. The men could be sent to prison for up to five years. Sentencings by Manhattan federal judge Jesse M. Furman are scheduled for March 27 for Schirmer, May 7, Llewellyn, May 30,

Winkelbauer, and July 23, Kurien.

Polar Air is a subsidiary of Atlas Air Worldwide, a global cargo, aircraft leasing and aviation services company. The corporate headquarters recently moved from the Morgan Stanley Financial Advisors campus in Purchase to downtown White Plains.

Westchester \$100M program expected to increase new affordable housing units

BY PETER KATZ / pkatz@westfairinc.com

Westchester County is now accepting applications for a \$100 million program that it anticipates will double the number of affordable housing unit entering the production pipeline. The program is the Housing Flex Fund (HFF) that provides financing for affordable housing developments.

HFF funding will be provided as loans to affordable housing developers, including nonprofit and profit-making entities. The interest rate on loans is up to 5%.

Rendering of proposed LGBTQ+ affordable apartment building in White Plains.

HFF was established last year. It's designed to help facilitate the development of affordable housing projects in Westchester that are shovel ready. The units must serve households earning at or below 65% of the County Area Median Income (AMI).

Westchester County Director of Operations and IDA Chair Joan McDonald described HFF as being the first program of its kind in the U.S.

According to County Executive George Latimer, "By working collaboratively with our residential development community, we will be able to have a direct im-

pact on the creation of much-needed affordable housing.'

Latimer explained that money distributed through the HFF program comes from federal American Rescue Plan Act funds that were allocated directly to the county through the efforts of Senators Chuck Schumer and Kirsten Gillibrand.

Blanca Lopez, the county's commissioner of planning, said that the Planning Department would be receiving, reviewing and as appropriate approving applications for funds. The County Board of Acquisition and Contract also would review the applications and decide whether to approve them.

"The department looks forward to working with our affordable housing development partners, small and big, nonprofit and for-profit to accelerate the development of affordable housing in our county," Lopez said.

HFF will focus on four main project types to achieve immediate impact and expedite the delivery of new affordable housing units, the county said. They include:

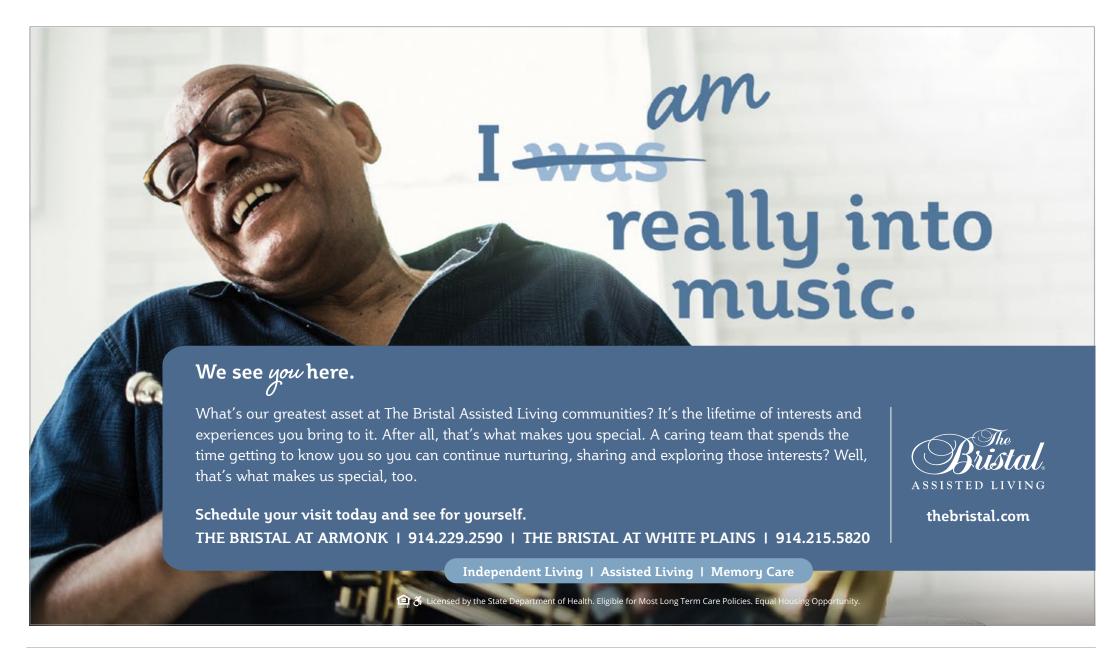
- Last stop financing for stalled Low-Income Housing Tax Credits ("LIHTC") developments;
- New gap source for future rental affordable housing developments of varying size, including new LIHTC and non-LIHTC developments, supportive housing and affordability preservation projects;
- Developments under construction or recently completed seeking funds to close gaps caused by construction cost and/or interest cost increases that create additional affordable homes:
- New development in areas of



opportunity with limited supplies of affordable housing.

The county said funds be disbursed by December 31, 2026. It said it is anticipated that applicants would use HFF funds in conjunction with other county, state and federal affordable housing programs.

Rendering of proposed LGBTQ+ affordable apartment building in White Plains.



57-UNIT MIXED-USE DEVELOPMENT PLANNED IN PEEKSKILL

Page 1

A prominent figure in Yonkers government and political circles has established a presence in Peekskill. Chuck Lesnick is a member of the entity Broad Howard LLC that is proposing to build a 57-unit mixeduse project at Broad and Howard Streets. Lesnick, who served as president of the Yonkers City Council and was the city's director of economic development, has been spearheading the shepherding of the planned development through Peekskill's approval process, which has included appearances in front of the city's Zoning Board of Appeals and Historic Landmark Preservation Board as well as the Planning Commission.

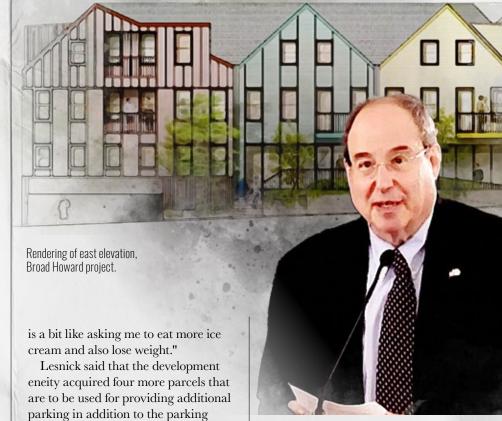
Lesnick, an attorney who serves as "of counsel" to the law firm Marks Di-Palermo Wilson PLLC, which has offices in White Plains and Manhattan, also had served as deputy counsel and assistant commissioner for New York State Homes and Community Renewal, which has been active in helping to promote and fund affordable housing projects.

"When we first introduced the project in 2021 ... at the time we presented a rough concept of a building with 50 to 75 units with heavy reliance at that time on a municipal parking garage and not too much on-site parking," Lesnick said. "We subsequently met with the mayor and city council and the city's professional staff ... we met with local residents, artists, business owners and we listened a lot. I've been coming to Peekskill so often that they actually asked me to run for a seat on the BID (Business Improvement District) board. I've been on the BID board now for half-a-year. I come at least once a week to Peekskill."

The project has been seeking special permit, site plan and environmental approvals. A public hearing on the project at the commission's Feb. 14 meeting was held open for additional comments and the project was expected to be taken up again at the commission's March 12 meeting.

Lesnick said that as a result of comments received they decided to keep the structures on Howard Street down to three stories as seen from the street and they would not have access and egress on Howard Street.

Lesnick said that the development entity decided to provide more parking on-site and also to make the building more energy efficient. They also determined they would enhance the units while keeping them affordable but, as Lesnick put it, "actually nicer, which



being provided in a garage under the

building. He also said that a sculpture

garden would be part of the project.

He said the city's Historic Landmark

Preservation Board granted condition-

al approval for demolishing a building

at 114 North Broad while preserving

some of the elements of the building's

materials have doubled, the price

of interest has gone up three times,"

Lesnick said. "However, there's money

from the American Rescue Plan and

both the state and county have priori-

tized affordable housing or workforce

housing," Lesnick said. "As one of the

only proposed projects in the Peekskill

Federal Opportunity Zone ... we will

receive expedited and favorable review

from the state and the county. We are

meeting many of the county's goals."

"Since 2021, the prices of building

historic facade.

Chuck Lesnick speaking to Peekskill Planning Commission.

Architect Andy Ruff of GOA Architecture in New Haven told the Peekskill Planning Commission, "The primary site is a 1.04-acre aggregation. The project has three primary faces: we have North Broad, Howard and then we're kind of a background building to Main Street. The two primary elevations that we're concerned with are having a character that is appropriate for North Broad that is more commercial and denser in its morphology and it having a character along Howard Street that is more residential and smaller scale, broken up, that fits with the pattern of those existing homes."

Ruff said that the building is organized in a north-south orientation with a series of linear elements. He said they are doing everything to keep the heights, especially on Howard Street, as low as possible. He said that approximately 1,000 square feet of retail space would be facing onto North Broad Street.

Ruff said there would be an open area for use by residents as well as neighbors of the development. He said landscaping would be sued to help the project blend into the neighborhood. Ruff described a series of courtyards in the project that provide additional green space for residents while helping manage stormwater.

Ruff said that the building design would not be like many mixed-use projects that feature retail space with very high ceilings at the street level and then apartments above. He said a typical 15-foot height for retail would be inappropriate for the neighborhood and they want to keep the retail space at a "more residential scale."

"This isn't a high-bay open concept retail space; this is more domestic in scale," Ruff said.



Rendering of interior courtyard at Broad Howard project.

Diverse entrepreneurs from diverse industries speak at Westport Library

BY JUSTIN MCGOWN / imcgown@westfairinc.com

"People are having an adversarial relationship with their health. They go to the doctor because they have to."

- Adam Moore

On Thursday Feb 29 StartUp Westport and Westport 10 hosted a pair of panels in celebration of the last night of Black History Month. They marked the occasion with a forum about the necessity to create opportunities for diverse entrepreneurs.

Jay Norris, the master of ceremonies for the event and the host of the second panel of the night is working hard to change that reputation. Noris is the founder of not only Westport 10, a social club for Westport residents of color, and StartUp Westport, an incubator for the town's growing tech and innovation space, but also a backer of Blacklight, a search engine designed to place Black owned businesses at the top of results pages where relevant. He is the CEO and co-founder of Guesst, a property management platform and volunteers his time at several local organizations, including the Westport Library.

Norris explained that when he first moved to Westport with his wife seven years ago, he couldn't understand why people from cities disliked the suburbs.

"I had never lived in the suburbs. and I was like, wow this is amazing! This place checked all the boxes: beaches, freaking great school systems, taxes pretty decent," Norris said, comparing Westport to Westchester and Scarsdale. "The only box it didn't check was diversity."

Norris explained that he approached that one shortcoming with optimism and decided to help improve that situation. "Why does the community have to add things to me? Why can't I nourish the community? Why can't I bring what I know and my knowledge and my relationships to the community? That's really what made me join all these boards, I have to lean in."

From the stage Norris called on attendees to join him in making those improvements, and to stand against instances of racial prejudice in Westport schools and join him in leaning in before passing the mic to Craig Melvin an anchor at NBC and MSNBC who also lives in Westport.

Melvin was joined on stage by Wesly Saintil Arbuthnott, founder of upscale Bridgeport eatery 29 Markle Ct, Managing Partner of real estate development firm Grandview Partners Eric Freeman, Ilka Gregory of the Digital Currency Group's

family office, Adam Moore the CEO of WHEELHOUSE Center for Health and Wellbeing and Craig Livingston a managing partner at Exact Capital.

The entrepreneurs had a wide-ranging discussion about their businesses, their ties to the community, and how their businesses can help meet community needs.

The need to re-examine long held views was a common theme. Moore, a trained hypnotist who founded WHEELHOUSE with his wife, a naturopath, discussed how they addressed an emerging issue in the field

"People are having an adversarial relationship with their health. They go to the doctor because they have to," Moore said. "Very few people do it because they want to."

Freeman of Grandview Partners was blunt about what needs to change to address the nationwide shortfall of roughly 7 million housing units: "Affordable housing can only be created with the assistance of the government," he said. "The dirty little secret is that affordable housing developments do not generate enough income to justify building it."

Private-public partnerships were his preferred solution.

Livingston of Exact partners agreed with that assessment but added that even the availability of market rate units is constrained. "The laws from a zoning standpoint in many municipalities don't allow for you to create the density that's needed."

Arbuthnott discussed his efforts to carve out a space for uniquely Black high-end cuisine, particularly as a first-time restaurant owner. "It's not easy, but it does bring a lot of connections. Also, I love seeing the joy on people's face when they leave."

Gregory spoke about the crypto currencies she works with, hailing them as a way to bypass traditional financial institutions which might have discriminatory practices. "Blockchain will help bring banking to the under- and unbanked."

A second panel followed, moderated by Norris himself. Paige and Ted Parker, founders of supplement producer Vibrant Health, were joined by Kitt Shapiro the owner of West Women's Clothing Boutique and Blacklight's Chief Marketing Officer



From left to right: Craig Livingston, Adam Moore, Ilka Gregory, Eric Freeman, Wesly Saintil Arbuthnott, and



From left to right: Pamela Moss, Kitt Shapiro, Michele Peterson, Ted and Paige Parker, and Jay Norris.

Michele Peterson and its Chief Technology Officer Pamela Moss.

Moss recalled how she and Norris worked together during the dual heights of the Covid pandemic and the protests spurred by the police killing of George Floyd, while Peterson explained the workings of Blacklight creating a world where supporting Black owned business is only "a click away."

The Parkers recounted the challenges of working together as a married couple, and the process of getting employees to see Paige as an equal partner to Ted after they purchased Vibrant Health from a

Shapiro, who is also the daughter of renowned vocalist Eartha Kitt, recalled how that same time period drew her to take over a Westport shop and grow to know the community in a way she hadn't after more than 20 years as a resident of the town.

The event concluded with Norris urging participation in StartUp Westport's mentorship program, speaking directly to a group of Bridgeport University students in attendance.

After the event, Norris said he considered the night a success, pointing to the exchanges that happened on stage and that he hoped would continue afterwards at a cocktail reception.

"We don't have the same values all the time, but we need to exchange them and share them. If you don't share them, how can you grow? Listening and sharing is exactly what this community needs and that's what we're here to do."

How to get a QBI tax deduction

RV NORM GRILL

QBI is the acronym for "Qualified Business Income," which can trigger a tax deduction for some small business owners or self-employed individuals. The QBI deduction was authorized by the Tax Cuts and Jobs Act (TCJA), and it took effect in 2018.

How it works

The deduction is still available to owners of pass-through entities—such as S corporations, partnerships and limited liability companies—as well as self-employed individuals. But it is scheduled to expire after 2025 unless Congress acts to extend it.

The maximum deduction is equal to 20% of QBI. Generally, QBI refers

to your net profit, excluding capital gains and losses, dividends and interest income, employee compensation and guaranteed payments to partners. The deduction can be claimed whether or not you itemize.

Notably, the QBI deduction is subject to a phaseout based on your income. If your total taxable income is below the lowest threshold, you may be entitled to the full 20% deduction, although other limitations do apply:

For 2023, the thresholds are \$182,100 for single filers and \$364,200 for joint filers.

For 2024, the thresholds are \$191,950 for single filers and \$383,900 for joint filers.

But things get tricky if your income exceeds the applicable threshold. In that case, your ability to claim the QBI deduction depends on the nature of your business.

Specifically, the rules are different for regular business owners of pass-through entities, sole proprietors and those who are in "Specified Service Trades or Businesses" (SSTBs). This covers most business people who provide personal services to the public, such as physicians, attorneys, financial planners and accountants. (Engineers and architects are excluded.) Professionals in this group forfeit the QBI deduction entirely if income exceeds another set of limits:

For 2023, these upper limits are \$232,100 for single filers and \$464,200 for joint filers.

For 2024, these upper limits are \$241,950 for single filers and \$483,900 for joint filers.

If your income falls between the thresholds stated above, your QBI deduction may be reduced, regardless of whether you're in an SSTB or not. For taxpayers who are in SSTBs, the deduction is phased out until it disappears at the upper income threshold. For other taxpayers, the deduction is limited to the lesser of 20% of QBI or the greater of 1) 50% of the wages paid to employees on W-2s, or 2) 25% of wages plus 2.5% of the unadjusted basis of the qualified property owned by the business.

Available for a limited time

The QBI deduction provides a valuable tax break for small business owners, so if it expires, their taxes are likely to go up. It's unclear at this time what the chance is of the deduction being extended.

This column is for information only and should not be taken as advice by anyone. Tax issues can be complex and IRS regulations can change. If you have questions about QBI, consider talking with a qualified tax advisor.

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AG files \$1.4B lawsuit naming Yonkers, Pomona individuals

BY PETER KATZ / pkatz@westfairinc.com

New York Attorney General Letitia James has filed a lawsuit naming 28 entities and 10 individuals for allegedly exploiting small businesses through fraudulent loans at excessively high interest rates disguised as merchant cash advances. One of the entities named, Delta Bridge Funding LLC, has an office in Suffern according to the lawsuit document that was filed in state court. One of the individuals named, Vadim Serebro, resides in Yonkers, according to the filing. Another individual named in the action, Aaron Davis, was identified as a resident of Pomona in Rockland County.

Through the lawsuit, James is seeking to be awarded at least \$1.4 billion in what the lawsuit says was interest and fraudulent fees that were collected from small businesses. The lawsuit also seeks a court order for the companies to stop what is described as their illegal activities.

According to James' office, those sued include Yellowstone Capital and its founder David Glass, Delta Bridge Funding, and several other individuals who negotiated and serviced what were said to be the illegal loans.

Before filing the lawsuit, James reached settlements with five individuals involved with the Yellowstone operation, which included \$3.37 mil-

lion for impacted small businesses and a ban from the merchant cash advance industry.

"Small businesses are the foundation of our economy, and they face severe challenges without also having predatory lenders taking advantage of them," said James. "Yellowstone Capital, Delta Bridge, and the other companies pretended to offer a helping hand, but instead provided only illegal, ultra-high-interest loans. Numerous small business owners strug-

gled because of the outrageous loans issued by Yellowstone Capital and other predatory lenders. My office will not allow any scheme to harm small businesses, their owners or employees, or the millions of New Yorkers who rely on them each and every day."

James alleged that Yellowstone Capital and the other businesses operated through a string of different company names and, according to James, therefore each is part of the same predatory lending scheme.

As James' office described it, "Starting in 2009, Yellowstone, under company founder David Glass's direction, worked under dozens of different company aliases, including Fundry, Green



New York Attorney General Letitia James.

Capital Funding, High Speed Capital, and Capital Advance Services. In 2021, as it faced investigations by OAG (Office of Attorney General) and other government agencies, Yellowstone purportedly ceased operations. But as the OAG investigation uncovered, Yellowstone simply rebranded itself as Delta Bridge, also known as Cloudfund, and continued to issue and collect on the same fraudulent, illegal loans through the same personnel that supervised and operated the Yellowstone scheme."

James office said that the merchant cash advances issued by Yellowstone, Delta Bridge, and their affiliates are a form of short-term, high-interest funding for small businesses. Merchant cash advances have grown in popularity in recent years, James' office said, particularly for businesses that cannot get small business loans from traditional banks. James office said that the perpetrators of the scheme provided contracts that fraudulently described each transaction as a purchase of a portion of a merchant's future revenues, with flexible payment amounts and open-ended terms. In reality, the predatory lenders collected payments at fixed daily amounts, which they debited directly from merchants' bank accounts over short repayment terms, such as 60 or 90 days. The lenders falsely promised to "reconcile" merchants' daily payments to ensure they never rose above an agreed-upon percentage of the borrowers' receipts, but the lenders used numerous fraudulent measures to ensure borrowers almost never qualified for payment refunds.

As a result, the transactions were actually short-term loans with ultra-high interest rates of up to 820% per year.

James' office said that Yellowstone and Delta Bridge also went to court to obtain judgments against merchants and that the companies filed papers in court falsely describing each transaction as a purchase of a portion of a merchant's future revenues.

The lawsuit alleges, "Respondents declare merchants in default when they merely have insufficient funds in their bank account to cover Respondents' debits of Daily Amounts, and in the event of such 'default' Respondents file legal actions against merchants and their guarantors to immediately recover not only the missed payments but also the merchant's entire remaining balance. And on top of their usury scheme, Respondents, through their Yellowstone operation, have defrauded merchants in other ways by repeatedly charging the merchants hidden, undisclosed fees and by debiting from the merchants' bank accounts excess payments that the merchants never agreed to."

The lawsuit alleges, "Since 2013, Respondents under their various names have illegally, fraudulently collected an estimated \$4.5 billion from merchants and their guarantors, including an estimated \$1.38 billion in interest." It alleges that one of the individuals named in the lawsuit told a businessman that the only way out of his mounting debt was "death" and the businessman subsequently attempted suicide.





From left to right: SVP and Chief Corporate Citizenship Officer of PMI Marian Salzman, Stamford Mayor Caroline Simmons, US Congressman Jim Himes, State Representative Tom O'Dea, WBDC CEO Fran Pastore, Governor Ned Lamont PMI US Business CEO Stacey Kennedy, and Lieutenant Governor Susan Bysiewicz.

Philip Morris International provides new funding for Women's Business Development Council

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

"We're proud of our positive impact on the state, not only through the jobs we provide, but also through our engagement with various local and statewide organizations."

- Marian Salzman

Senior Vice President and Chief Corporate Citizenship Officer of Philip Morris International (PMI) Marian Salzman declared herself a "superfan" of Stamford at the company's new offices only a few doors away from the city's municipal offices.

Salzman did so at a March 4 event announcing the launch of the Women's Economic Empowerment Initiative, which will see PMI provide \$1 million each year for five years to help remove barriers to entrepreneurship for Connecticut women. The Women's Business Development Council will help coordinate the use of the funds.

"We're here to celebrate today two things: The Women's Business Development Council (WBDC) and our collective potential to drive positive change," Salzman said.

"Those of you in Fairfield County may know us as the latest Fortune 500 company to select Connecticut as home base, and we have several people in this room including Governor Lamont and Congressman Himes to thank for that," Salzman said.

"We're proud of our positive impact on the state, not only through the jobs we provide, but also through our engagement with various local and statewide organizations," continued Salzman, noting work with not only the Stamford Chamber of Commerce, the Connecticut Mutual Network, the CBIA, AdvanceCT, the Avon Theater and 4CT.

Salzman positioned the new

initiative being launched in partnership with the WBDC as an extension of PMI's values, particularly as a woman led organization.

"Investing in women creates a positive social and economic impact for everyone, for all humans.

As we grow our Connecticut presence PMI will, as always, be a force for good, promoting economic opportunity, women's empowerment solutions built on science and facts, and a return to productive, civil discourse."

While Stamford is the legal headquarters of PMI, many operations are conducted overseas where it sells Marlboro products. The international focus of the business meant that Stacey Kennedy, the CEO of PMI's US business, which excludes the Marlboro cigarette brand sold by sister company Philip Moris USA but includes Zyn nicotine pouches and the Iqos heated tobacco product, had spent much of the past decade overseas.

"As you can probably imagine," Kennedy said, "the US that I came home to in late 2023 was markedly different than the US I left in 2010. I must say I was a little reticent about that because I could easily get discouraged by the current state of affairs, the discord and polarization that we see expressed every day."

"But then I look around in a room at a gathering like this, and I'm reminded that all of the chatter on social media all of the things that we hear... that show polarization do not reflect the reality of this great country," said Kennedy. She singled out the efforts of Governor Lamont and Himes, along with Stamford Mayor Caroline Simmons, all of whom were in attendance, to make it clear that PMI would find partners in efforts to benefit the local community. That, alongside access to a highly educated workforce and a high standard of living, made Stamford an easy choice in her opinion.

Kennedy noted that the WBDC had worked to empower 19,000 people since its founding in 1997, launching 14,000 businesses which currently employ over 31,000 people throughout Connecticut.

Fran Pastore, WBDC CEO, thanked Governor Lamont for hosting the dinner where she first met Salzman and supporting her organization.

"When you have progressive leadership and an activist governor who sees that it's important to include more than 51 percent of the people that live in this state, in the economy, great things happen," Pastore said.

Pastore also expressed high hopes for the collaboration with PMI.

"This investment from PMI will enable us to continue the critical work we do to support economic independence through entrepreneurship for women in Connecticut," said Pastore. "We are pleased that PMI has trusted us to use these funds to continue to help women access capital, education, and resources to support themselves and fuel employment within our state. Over the past few years, we have seen a 275% increase in the number of women who come to us seeking to launch or scale



Stacey Kennedy, CEO of PMI's US business. *Photos by Justin McGown.*



Fran Pastore, CEO of the WBDC.

their business. Without the support of corporations in our community like PMI, this growth, and the growth we anticipate in the future, would not be possible."



Spano mingles with students at School 17.

School 17 receives School Spotlight Award

BY PETER KATZ / pkatz@westfairinc.com

Yonkers Mayor Mike Spano joined Yonkers Board of Education President Rev. Steve Lopez and others to present his School Spotlight Award to the students, parents, guardians, administration, faculty and staff of Yonkers School 17 at 745 Midland Ave. Principal Jonathan Cartica was praised rejuvenating the school community, fostering an inclusive learning environment and boosting academic engagement.

"School 17 has become a beacon of educational excellence. The school has made a remarkable transformation, driven by its commitment to diversity and academic excellence," Spano said.

School 17 offers students extra academic opportunities beyond the normal school hours and also provides opportunities for students to indulge in activities like singing, dancing, acting, and yoga. The school offers a comprehensive intramural sports program for students in grades 4 through 6, managed by the teachers.

The Parent-Teacher Association at School 17 was cited for playing a crucial role in coordinating various fundraising activities with the staff. It plans to host a literary night for students and parents or guardians and other family engagement nights.

"In honoring School 17 with the Mayor's School Spotlight Award, we celebrate not just an institution, but a community dedicated to academic excellence and holistic growth," said Lopez. "From extended learning opportunities to impactful mentorship programs, School 17 embodies the spirit of collaboration and innovation. We commend their efforts."

The Mayor's School Spotlight Award highlights four Yonkers Public Schools during the academic school year for their significant academic success, extracurricular achievements and community involvement.

Yonkers had 29,594 students as of February and a 2024-2025 proposed school system budget with expenditures of more than \$814 million. That represents an increase from 2023-2024 expenditures, which totaled just under \$736 million.



YIDA approves incentives for Teutonia Hall project; preliminary approval for power line incentive

BY PETER KATZ / pkatz@westfairinc.com



Rendering of proposed towers at Teutonia Hall project.

The Yonkers Industrial Development Agency (YIDA) has given preliminary approval to a financial incentive for a power line project while giving final approval to financial incentives for a mixed-use residential complex.

The YIDA voted final approval of financial incentives for Teutonia Hall, a \$458 million project to be built close to the Yonkers waterfront. Two phases of construction are planned. The project would create 906 apartments, with 91 priced in the affordable category. The project would include 41-story towers.

Teutonia Hall is at 4 Buena Vista Ave. It is planned to include 2,900 square feet of street-level commercial space and 907 parking spaces. The parking would be in the lower six stories of the buildings. The anticipated construction start date for Phase 1 is September of this year with completion in December of 2027. Construction of Phase 2 is anticipated to start in December 2028 with completion in December of 2031.

Project developer AMS Acquisitions was approved for \$12,924,830 in sales tax exemptions and \$4,549,646 in mortgage recording tax exemptions. It is estimated that the two phases of

the project would create 1,100 construction jobs. The developer is also requesting a 20-year PILOT (payment in lieu of taxes).

The YIDA voted preliminary approval of financial incentives for Champlain Hudson Power Express (CHPE) for the underwater installation of part of 339-mile 1,250 megawatt electric transmission line along 4.3 miles of the Hudson River in Yonkers. A megawatt is one million watts of electricity. The cost of the section of the line in Yonkers is estimated at \$22.5 million.

The CHPE cable would carry power generated by hydroelectric stations in Quebec to New York City. Installation of the section of cable in the Hudson River in Yonkers is currently planned to take place during August and September of next year. 2025. CHPE is requesting a sales tax exemption of \$1,996,875 from the YIDA.

Yonkers massage workers get extra \$205,000 for labors

BY BILL HELTZEL / bheltzel@westfairinc.com

Workers at a Yonkers massage spa who received no overtime wages for their labors now get to split \$205,000.

U.S. District Judge Vincent L. Briccetti issued a default judgment on Feb. 22 for 18 employees who worked for Foot Relax Spas in Yonkers and Parsippany, New Jersey.

Yong Biao Ji, a masseur from Flushing, Queens, claimed that owners Ke Xue Zhang, "the boss," and Xiang Man Zhang, "the lady boss," flouted federal and state wage laws, in a class action complaint filed in U.S. District Court, White Plains, in 2022

Ji worked for the spas off and on for about 21 months, from 2016 through 2019.

He said he was driven to the spa in Highridge Plaza on Central Avenue, Yonkers, in a company van, or to the New Jersey store, as needed. He worked six days a week, 13 to 14 hours a day, and was allowed five minutes for lunches

or dinners.

Ji said he typically did back and foot massages for six hours a day and was paid in cash, \$12 to \$13 an hour.

When he was not rubbing customers he had to do chores such as cleaning the shop, according to the complaint, had to remain on call for customers, and was not free to leave during the work day.

He was paid no overtime -- oneand-a-half times regular pay -- for extra hours after a 40-hour week, according to the complaint.

Ji sued on behalf of 18 current and former employees back to 2019.

The spas denied the allegations and accused Ji and his attorneys from John Troy PLLC, Queens, of interference with a contractual relationship,



unjust enrichment and fraud.

Judge Briccetti dismissed the counterclaims on Oct. 13.

On Nov. 16, neither the defendants nor their attorney showed up for a scheduled conference.

"Indeed," the judge noted in a court order, "defendants have not appeared,

themselves or through counsel, at any of the three conferences conducted in this case to date."

Briccetti granted a motion by Ji's attorney for a default judgment, and on Feb 22 he approved a \$205,450 award for the spa workers, plus interest and attorney fees.



The Benjamin interior. *Photographs courtesy The Benjamin.*

Ridgefield's new(ish) Benjamin restaurant is a city slicker masquerading as a rural retreat.

Rollicking refinement at The Benjamin

BY JEREMY WAYNE / jwayne@westfairinc.com

On the site of what was formerly Bernard's Restaurant and Sarah's Wine Bar, and before that Walter Tode's Inn at Ridgefield, The Benjamin describes itself as "uniquely American, French-inspired." With long, well-upholstered banquettes running the length of the main dining room and an indoor garden that is a riot of spring flowers, the restaurant brims with light by day before turning cozy and romantic at night. Indeed, it is by no means a stretch to say it is a vision of the Northeast entwined with rural France. Some painted old beams give it further character, as do Pop Art renderings of the Eiffel Tower and Andy Warhol-style images of Benjamin Franklin – the United States' first ambassador to France, something of a gourmet himself and the man from whom the restaurant takes its name.



The Benjamin exterior.

A first visit, for dinner with friends, had four, or more accurately three, of us oohing and aahing over the signature bread service, homemade whole wheat sourdough served with three butters – French cultured, paprika and Boursin. To be honest, I'd have been happier still with a good old stick of unsalted Echiré butter, which for me is France on a plate, but I could tell I was in the minority. Next came beautifully presented burrata salad, satisfying shrimp toast and rich, smoked trout rillettes. Seared foie gras – which another Benjamin, chef Benjamin Traver (ex-Café Boulud and The Modern), served with black mission fig, pickled fennel and pain perdu – was also big hit with the foie gras eating members of the group.

In the mains, roasted half chicken with cannellini beans and nduja (the sausage du moment) and olive oil poached halibut – a great preparation of this unsung hero of a fish, served here with herbed couscous and picholine olives – would both, I'm sure, have given the Founding Father a sense of bien-être, or well-being. I dare say he'd have enjoyed his namesake Benjamin Burger, too – an 8-ounce Wagyu patty with raclette and bacon on a homemade bun.

We also appreciated the short but not greedily marked-up wine list, from which we made short work of a couple of bottles of a Clay Shannon "El Coyote" Chardonnay, and small, quirky touches like the

check brought in a book. I'm uncertain as to whether the book – actually a slim volume of verse by the British author and mystic Caryll Houselander - had any deeper significance.

My lunch, alone, a few days later, got off to a charming start. "Let's pop you here by the fireplace," said the host, thoughtfully leading me to possibly the best table in the restaurant and clearing the other, redundant couverts (cutlery and flatware). I made light work of the soup du jour, a celery root velouté poured from a flask over black garlic and nubs of chestnut, a dying breath of winter served in a beautiful wide bowl.

And it was fun to see pan bagnat on a menu, a kind of moist salad niçoise sandwich that is a lunch mainstay in boulangeries across France and which I lived on during my gap year in Paris many Parisian



moons ago. Bravo, Benjamin! I loved the creamy filling, in a crisp baguette, and top marks, too – thank you, pastry chef Melissa Knauer - for a perfect, crowd-pleasing vanilla creme brûlée with whipped ganache, its hard, brittle caramel lid shattering like glass.

Downing a small espresso, I was nearly on my way when the host stopped by my table to inquire if a group of seniors in another room was too loud. Not loud at all, I told him. I didn't even know they were there.

Truth be told, I felt kind of let down. I'd secretly been hoping for a bit of boisterousness, dancing on tables - the kind of thing Ben Franklin might've enjoyed, too.

For more, visit thebenjaminrestaurant.com.





Why is cancer among young people on the rise?

Cancer has no single cause. Carcinogens - which include tobacco, alcohol, asbestos, certain types of radiation and certain viruses and bacteria – can cause damage to DNA in cells that leads to cancer. Genetics is also a consideration in cancer diagnoses. with 5% to 10% of cancers considered hereditary.

Hormonal imbalances are another factor that can lead to certain cancers, including breast and gynecological cancers.

The wide variety of factors makes identifying the reason for the recent rise in rates a complex challenge. Still, the American Cancer Society report points to a few possibilities.

An overall increase in excess body weight among the U.S. population is one of the factors the report cites. Obesity can lead to inflammation and higher levels of insulin in the body, both of which promote tumor growth. With breast cancer, obesity can also make early detection challenging.

Changes in reproductive trends are another factor the report cites as a potential trigger for the increased breast cancer rates. Women who have children later in life – or no children at all – have been shown to be more susceptible to breast cancer, the report says. The trend of women having fewer children is also cited as a potential reason for the

The American Cancer Society report does not offer any insights into the reasons behind the rise in colorectal cancer among younger people, although it does state that one in three of those under the age of 50 who are diagnosed with that form of cancer have a genetic predisposition. Cancer research has yet to zero in on specific factors that seem predictably to lead to colorectal cancer. General factors, such as obesity, a lack of exercise and exposure to carcinogens, are among those most experts point to as having the potential to lead to colorectal cancer.

How can you detect cancer in its early stages?

Regular testing, sometimes referred to as cancer screening, is the best course for early detection of breast and colorectal cancer. This begins with an awareness of the early warning signs for each, though it is also important to understand the best schedule for screening, including how early to begin and how often it should be done.

For breast cancer, early signs include lumps in the breast or underarm areas. A change in the size or shape of the breast, including thickening or swelling of any part, can also be an indicator. Changes to the condition of the skin on the breast, such as dimpling, redness or flakiness, are other early warning signs.

Breast cancer screening typically involves a mammogram, which uses film or digital media to capture a picture of the inside of the breast. For those who have a higher risk of breast cancer, magnetic image resonance (MRI) may be used to

provide a more comprehensive screening.

For colorectal cancer, early signs include abdominal discomfort, bloody stool, weight loss and fatigue. Changes in bowel habits, such as excessive gas, constipation or diarrhea, can also be indicators. There are a number of tests utilized to screen for colorectal cancer. A fecal occult blood test checks stool for blood, which can be a sign of cancer. A colonoscopy is a screening procedure that looks inside the rectum and colon for polyps or other warning signs of cancer.

The key takeaway from the recent American Cancer Society report is that cancer screening is more important than ever. In the past, screenings for both breast and colorectal cancer were recommended for patients as they neared or arrived at age 50. The report's findings reveal that waiting until 50 is no longer the best course of action. Winning the war on cancer now must involve starting sooner and being more diligent about education and testing.





ANOTHER VOTE FOR COLONOSCOPY

March is National Colon Cancer Awareness Month, and Gl Alliance – a physician-owned and led network of gastroenterology practices in the U.S. that includes Connecticut GI (CTGI), with 25 locations, including Fairfield and Stamford – is encouraging everyone to get tested now, especially those under 55 with a history of colon cancer or bowel issues. That appeal has taken on new urgency, given the American Cancer Society's (ACS') findings that colorectal cancer has been increasing at an alarming rate in people under 55 for several years now. In 2019, 20% (1 in 5) of colorectal cancers were found in people 54 years or younger, up from 11% (1 in 10) in 1995. It is estimated there will be more than 150,000 new colorectal cancer cases in 2024, with 53,000 resulting in death, according to the ACS. The financial cost is disturbing as well: David Fenstermacher, Ph.D., senior director of research and medical affairs at the Colorectal Cancer Alliance in Washington, D.C., said that in 2020, approximately \$22 billion was spent on colorectal cancer care, making it the second most expensive cancer type after female breast cancer.

According to Connecticut GI, the challenge of colorectal cancer is exacerbated by home detection kits and insurance restrictions. While most private insurers will cover colonoscopies for high-risk individuals under age 45 when recommended, they may not pay 100%. Some people prefer at-home testing to avoid the now-simplified but still grueling preparation for colonoscopy. But Fecal Immunochemical Tests (FIT), an at-home testing alternative, lag behind colonoscopy with an average accuracy rate of only about 79%. Physicians from GI Alliance remind people that at-home kits are also prone to false-positives and struggle to detect all polyps that may be present. Also, if you resort to home testing and later require a colonoscopy, insurance may not cover it.

With a 98% accuracy rate, colonoscopy is the most effective tool for cancer detection and prevention. Colonoscopy not only detects and prevents colorectal cancer but enables your physician to remove precancerous polyps during the procedure, said Priyanka Chugh, M.D., a Gl Alliance gastroenterologist practicing with Connecticut GI in Stamford:

"What our older population has realized is how simple and painless colonoscopy testing is. Where at-home testing kits have trouble detecting smaller polyps, we see everything. We look behind every corner and remove them right then and there so they can't develop into cancer."

In the evolving landscape of colon cancer prevention, colonoscopy stands out as the best and safest option at preventing, detecting and treating this disease, she said. (The survival rate for stage 1 and 2 colorectal cancer is 90%.)

"What's it going to be?" she added. "Getting a colonoscopy is far cheaper than paying for chemotherapy and cancer treatment."

During Colorectal Cancer Awareness Month, Phelps Hospital in Sleepy Hollow will host an "Early Onset Colorectal Cancer Symposium" on March 21 for all interested medical professionals (internists, gastroenterologists, colorectal surgeons, nurse practitioners, physician assistants and primary care doctors). Parul Skula, M.D., regional chief of colon and rectal surgery for Westchester, and Christine Molmenti, M.D., associate professor and cancer epidemiologist at the Donald and Barbara Zucker School of Medicine at Hofstra/Northwell, will lead the symposium. Part of it will include three young patients who will discuss their personal stories in a panel discussion with Crystal Antoine, M.D., a medical oncologist/hematologist. To register, visit https://www. eventbrite.com/e/early-onset-colorectal-cancer-symposium-tickets-836545779947?aff=oddtdtcreator.



Enjoying The Osborn's wellness program. Photo courtesy of Sama Ozois.

THE CONNECTION AMONG GARDENS, WRITERS AND MYSTERY NOVELS

Launching the 2024 spring season of its popular WellSpring Series, The Osborn will host author and horticulturist Marta McDowell discussing her book, "Gardening Can Be Murder: How Poisonous Poppies, Sinister Shovels, and Grim Gardens Have Inspired Mystery Writers," on Wednesday, March 27, at 7:30 p.m. Free and open to the public, the event will be held in The Osborn's Auditorium at 101 Theall Road in Rye.

From Edgar Allan Poe to Agatha Christie to modern bestsellers, many of our greatest mystery writers

have found inspiration in the sinister side of gardens. Gardening Can Be Murder is the first book to explore this genre's many surprising horticultural connections. McDowell teaches landscape history and horticulture at the New York Botanical Garden where she has been named Instructor of the Year. The author of five books, she was the 2019 recipient of the Garden Club of America

Sarah Chapman Francis Medal for outstanding literary achievement

"It is highly fitting that this entertaining evening features horticulture since enjoying nature is a perennial focus of our life here at The Osborn," said Matthew G. Anderson, The Osborn's President and CEO. "It is also a cornerstone of our WellSpring program, which offers an integrated approach to wellbeing that inspires everyone in our community to enjoy life to the fullest."

The Osborn's 56-acre campus is the only private arboretum in Westchester County and has over 1,000 trees and 115 species. Residents, staff and guests enjoy the beautiful environment daily and The Osborn hosts many outdoor activities, including its annual Jack Miller Easter Egg Hunt, nature walks and Arbor Day Celebration.

The Osborn's signature WellSpring program engages all the dimensions that enrich fulfilling lives: intellectual, social, physical, environmental, occupational, emotional, and spiritual. Through its WellSpring Speaker Series, The Osborn opens its doors to the wider community to share cultural programs that stimulate the mind and delight the heart.

AID FOR FINANCIAL AID



The Castle at Manhattanville College

Anhattanville College is offering prospective students new resources in response to the recent changes to the U.S. Department of Education's Free Application for Federal Student Aid (FAFSA). Because of the redesigned forms, colleges won't get critical information about students' financial needs until mid-March or later, leaving many students with longer waits for financial aid and less time to make decisions about attending college as they may not have crucial information until early April or later.

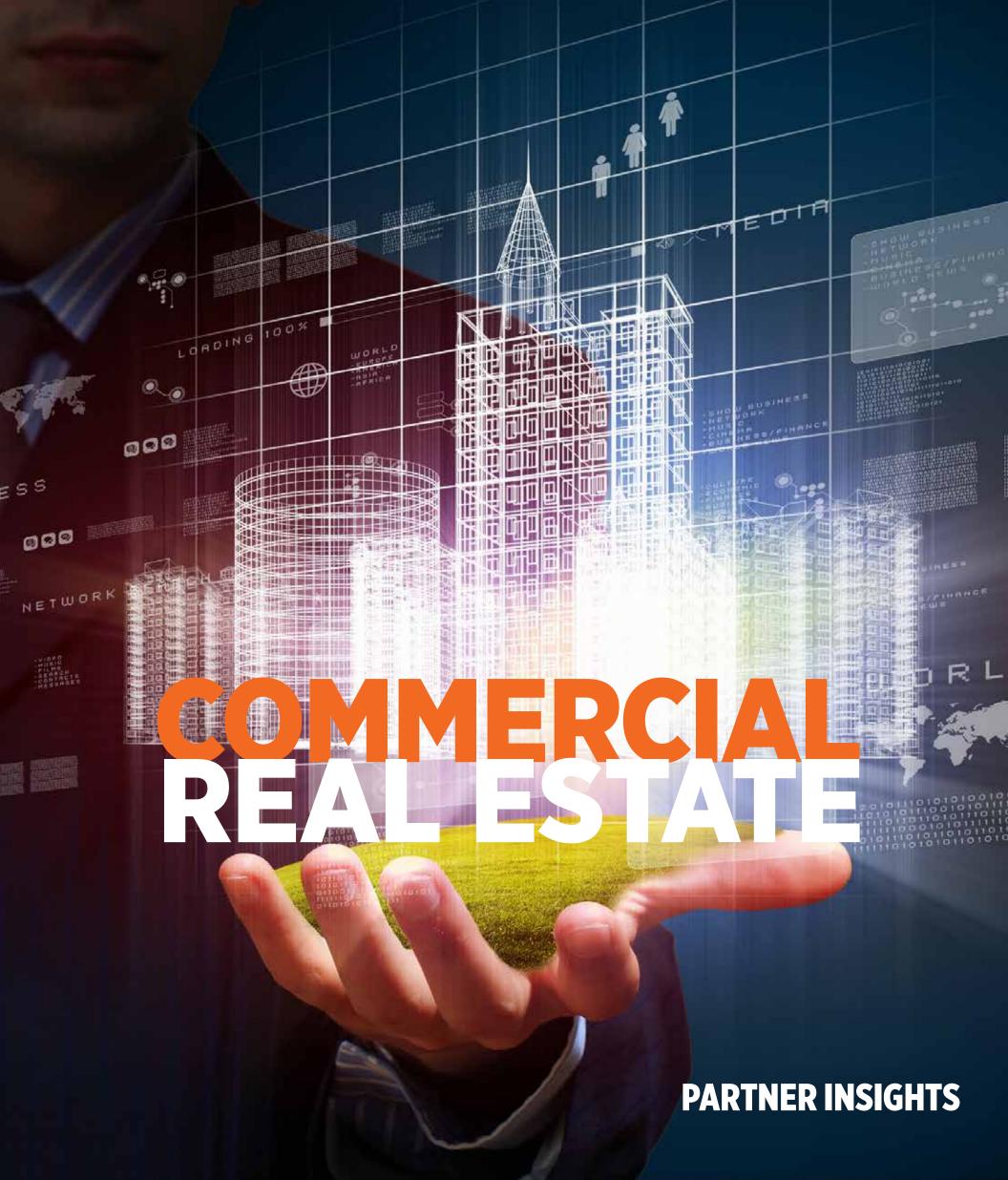
"Our prospective students and their families have a major decision to make and we want to ensure they have the time, the tools and the information they need to make the best decision for them and their future," said Manhattanville Frank D. Sánchez, Ph.D. "At Manhattanville, we believe in providing students with the support they need to excel in college and beyond starting with the decision to enroll. The measures we are taking are the first step to providing that support."

As of Feb. 26, Manhattanville began providing "Financial Aid Award Preview" letters to newly admitted students that provide a detailed award estimate based on information provided from their 2022 taxes. These "Financial Aid Award Preview" letters are meant to assist families with determining the cost of attendance but will not be an official financial aid award package. They will provide students and their families with an estimate of the federal, state and institutional aid that will be offered to them for the 2024-25 academic year (as calculated by Manhattanville using an internal financial aid estimator). Official Financial Aid Award packages will still be mailed home soon after the Department of Education starts releasing submitted FAFSA information to colleges/universities.

98% of undergraduate students receive some sort of financial assistance at Manhattanville and 39% of Manhattanville's undergraduate students are eligible for Federal Pell Grants.

Anyone who has questions about financial aid or enrollment deadlines at Manhattanville can reach out to the Office of Admissions by emailing admissions@Mville.edu or calling 914-694-2200.

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 No. 1 private, nonprofit institution in New York among Top Performers of Social Mobility in Regional Universities North.





COMMERCIAL REAL ESTATE | FAIRFIELD COUNTY

Area code: 203 (unless otherwise noted)

Allied Property Group Inc.

116 Mason St., Second floor, Greenwich 06830

661-5800 • alliedpropertygp.com

tom@alliedpropertygp.com

Top local executive(s): Thomas Torelli **Licensed agents and/or brokers:** 3

Services: management services offered through Allied

Property Management LLC **Properties serviced:** office, retail

Angel Commercial LLC

2425 Post Road, Suite 303, Southport 06890

335-6600 • angelcommercial.com

jangel@angelcommercial.com

Top local executive(s): Jon Angel, Brett A. Sherman, Lester

Fradkoff and Jacqueline Greenwood Licensed agents and/or brokers: 7

Services: acquisition, disposition, tenant representation,

landlord representation and consulting

 $\label{properties serviced: of fice, retail, industrial, land,} Properties serviced: of fice, retail, industrial, land, and the serviced of the serviced of$

multifamily

Austin McGuire REA

64 Wall St., Suite 401, Norwalk 06850

299-0101 • austinmcguire.com

nmcguire@austinmcguire.com

Top local executive(s): Nancy McGuire and Michael

McGuire

Licensed agents and/or brokers: 3

Services: commercial brokerage, tenant and buyer

representation,

repositioning and alternative use studies

Properties serviced: office, retail, industrial, land, multifamily

Avison Young

MerrittView, 383 Main Ave., Sixth floor

Norwalk 06851

614-1260 • avisonyoung.com

sean.cahill@avisonyoung.com

Top local executive(s): Sean Cahil

Licensed agents and/or brokers: 8

Services: leasing and sales, appraisal, property

management and consulting

Properties serviced: office, retail, industrial, land,

multifamily

Berkshire Hathaway HomeServices New England and Westchester Properties

860 N. Main Street Extension, Wallingford 06492 800-243-0380

bhhsNEproperties.com • bhhswestchester.com cadams@bhhsne.com

Top local executive(s): Candace Adams

Licensed agents and/or brokers: 1,800

Services: specializes in new homes and land services;

also provides investment services

Properties serviced: office, retail, industrial, land,

multifamily

CBRE

201 Tresser Blvd., Suite 201, Stamford 06901

329-7900 • cbre.us/o/stamford/

robert.caruso@cbre.com

Top local executive(s): Robert Caruso

Licensed agents and/or brokers: 30

Services: asset services, capital markets, valuation and

advisory services and project management

 $\label{properties serviced: of fice, retail, industrial, land,} Properties serviced: of fice, retail, industrial, land, and the serviced of the serviced of$

multifamily

Chovce Peterson Inc.

383 Main Ave., Norwalk 06851

356-9600 • chovcePeterson.com

ihannigan@chovcePeterson.com

Top local executive(s): John P. Hannigan and

Alan R. Peterson

Licensed agents and/or brokers: 5

Services: tenant representation, investment sales and

landlord representation

Properties serviced: office, retail, industrial, land

Coldwell Banker Commercial NRT

(Formerly Goodfellow Real Estate)

7 Old Sherman Turnpike, Suite 207, Danbury 06810

744-7025 • goodfellows.com

todd.payne@cbcnrt.com

Top local executive(s): Todd E. Payne and

Joseph Wrinn

Licensed agents and/or brokers: 10

Services: commercial sales, commercial leases and tenant

representation

Properties serviced: office, retail, industrial, land,

multifamily

Coldwell Banker Commercial Scalzo Group

2 Stony Hill Road, Bethel 06801

826-2464 • cbcworldwide.com

mbrown@scalzogroup.com

Top local executive(s): Tony DiCamillo

Licensed agents and/or brokers: 21

Services: sales and marketing of commercial, industrial,

land development sites and multifamily

Properties serviced: office, retail, industrial, land,

multifamily

Colliers

1055 Washington Blvd., Eighth floor, Stamford 06901

961-6569 • colliers.com

Jeffrey.Williams@colliers.com

Top local executive(s): Jeffrey Williams

Licensed agents and/or brokers: 9

Services: tenant representation, occupier, owner, landlord representation, investor services plus knowledge in

specialized industries and product types such as law,

technical facilities and health care

Properties serviced: office, retail, industrial, land,

multifamily

Colonial Realty

66 Fort Point St., Second floor, Norwalk 06855

367-4087 • colonialrealty.net

info@colonialrealty.net

Top local executive(s): David A. Flayhan, David S.

Gorbach and Joel Hausman

Licensed agents and/or brokers: 5

Services: office, industrial, retail and tenant

representation and investment

Properties serviced: office, retail, industrial, land

Compass Real Estate

200 Greenwich Avenue, 3rd Floor, Greenwich 06830

343-0141

55 Greens Farms Road, Westport 06880

293-9715

compass.com

konnor.miculcy@compass.com

christopher.sax@compass.com

Top local executive(s): NA

Services: NA

Properties serviced: NA

Cushman & Wakefield

107 Elm St., 4 Stamford Plaza, Eighth floor

Stamford 06902

326-5830 • cushmanwakefield.com

jim.fagan@cushwake.com

Top local executive(s): Jim Fagan Licensed agents and/or brokers: 70

Services: agency leasing, tenant representation, valuation and advisory, global occupier services, capital markets, investment and asset management and asset services

Properties serviced: office, retail, industrial, land,

multifamily

DVB Commercial Realty LLC

16 River St., Norwalk 06850

855-8050 • dybrealty.com

dvbre@optonline.net **Top local executive(s):** Robert J. Virgulak,

John Zervos

Licensed agents and/or brokers: 6

Services: commercial sales and leases, tenant

representation, residential division

Properties serviced: NA

HK Group

253 Riverside Ave., Westport 06880

454-8700 • hkgrp.com

info@hkgrp.com

Top local executive(s): Matthew F. Keefe

Licensed agents and/or brokers: 8

Services: selling, leasing and investment sales

Properties serviced: office, retail, industrial, land

NEGOTIATING COMMERCIAL LEASES IN A POST-PANDEMIC WORLD

lthough the COVID-19 pandemic has largely passed, lessons learned during it remain instructive for commercial landlords and tenants alike. We address here just a few of the issues which many landlords and tenants may not have even had on their radar before the pandemic, and which continue to deserve attention as we look to the future and the possibility of another similar public health emergency.

For landlords, it is important to take into consideration the impact a pandemic, or similar circumstance having widespread economic effect, may have on a tenant's ability to fulfill their obligations under the lease, such as making scheduled rent payments and occupying the space. In order to mitigate potential losses, a landlord may consider requiring a tenant to obtain business interruption insurance as a condition under the lease so that if the tenant suffers a loss of business income as the result of a public health emergency, government shutdown, or otherwise, the landlord may be able collect rent from the proceeds of an insurance claim. Landlords should also be wary of "pandemic relief" provisions in leases, giving special attention to the conditions under which they become operative, and limit the remedies available to tenants under such provisions.

Tenants can reduce the economic risks associated with a pandemic or similar widespread emergency circumstances by negotiating provisions

for rent abatement and the right to tenant cannot financially recover from terminate under specified conditions. The ability to abate rent when a tenant or similar circumstances, the tenant's suffers a loss of business income resulting from the effects of a pandemic may play a key role in a business surviving a pandemic. However, if a government newal option at the tenant's option is a shutdown occurs - a situation few en-

the economic impact of a pandemic right to terminate the lease will become ever more important. A shorter initial lease term with a right of a reuseful tool to provide the tenant with visioned before COVID-19 arrived - or a the flexibility to avoid potential negative impacts of unknown future events.

These are just a few of the key negotiating points in the post-COVID-19 leasing market. For more information concerning commercial leasing, please contact David S. Handsman, Esq. (914-287-6126; dhandsman@bpslaw.com) or Sabrina Blefgen (914-287-6149; sblefgen@bpslaw.com).

Negotiating Commercial Leases in a Post-Pandemic World

Although the COVID-19 pandemic has largely passed, the lessons learned are instructive for commercial landlords and tenants. In anticipation of other similar public health emergencies, landlords should take into consideration the impact such events may have on tenants' ability to fulfill lease obligations.

To mitigate potential losses, landlords may consider:

Requiring tenants to obtain business interruption insurance in the lease Being wary of "pandemic relief" provisions in leases by giving special attention to the conditions under which they become operative and limiting the remedies available to tenants under such provisions

These are just some of the key negotiating points in the post-COVID-19 leasing market. For more information concerning commercial leasing, please contact David S. Handsman, Esq. (914-287-6126; dhandsman@bpslaw.com) or Sabrina Blefgen (914-287-6149; sblefgen@bpslaw.com).



White Plains - Pearl River - Greenwich

WWW.BPSLAW.COM 914-949-2700





COMMERCIAL REAL ESTATE | FAIRFIELD COUNTY

John D. Hastings Commercial Real Estate

245 Main St., Westport 06880 226-8325 • hastingsrealestate.com dthomas@iohndhastings.com

Top local executive(s): Dale Thomas and Peter Hastings

Licensed agents and/or brokers: 6

Services: appraisal, consulting, leasing, property

management and sales

Properties serviced: office, retail, industrial, land, multifamily

JLL Integrated Real Estate Services

1 Station Place, Stamford 06902

ill.com

Top local executive(s):

Brokerage, Leasing and Consulting

Drew Saunders drew.saunders@am.jll.com 705-2265;

Project and Development Services

Don Bucci don.bucci@am.jll.com 705-2222

Properties serviced: office, industrial, land, institutional,

Medical, Life Sciences

Martin Caselli Real Estate

2874 Main St., Suite 2A, Stratford 06614

380-8762 • martinrealestate.org

info@martinrealestate.org

Top local executive(s): Raymond "Ray" Martin

Licensed agents and/or brokers: 6

Services: property management, leasing, sales and

consulting

Properties serviced: office, retail, industrial, land,

multifamily

NAI Signature Group

3 Parklands Drive, Darien 06820

655-1414 • naisignaturegroup.com

bgillon@signatureg.com

Top local executive(s): Bob Gillon Licensed agents and/or brokers: NA

Services: leasing, tenant representation, property

management and financing

Properties serviced: office, retail, industrial

National Resources

485 W. Putnam Ave., Greenwich 06830

661-0055 • national resources.com

contact@nationalresources.com

Top local executive(s): Joseph Cotter

Licensed agents and/or brokers: NA

Services: leasing, sales and property management

Properties serviced: office, retail, industrial, multifamily

Newmark Grubb Knight Frank

680 Washington Blvd., Eighth floor, Stamford 06901

531-3600 • ngkf.com

jritman@ngkf.com

Top local executive(s): James Ritman and

Michael Cottle

Licensed agents and/or brokers: 20

Services: tenant and landlord representation, property management, debt placement and global corporate services **Properties serviced:** office, retail, industrial, land,

multifamily

Pyramid Real Estate Group

20 Summer St., Suite 3-1, Stamford 06901

348-8566 • pyramidregroup.com

info@pyramidregroup.com

Top local executive(s): Michael Gray and Peter Gray

Licensed agents and/or brokers: 22

Services: consulting, leasing, property management and

sales

Properties serviced: office, retail, industrial, land

Rakow Commercial Realty Group Inc.

6 Landmark Square, Fourth floor, Stamford 06901

992-4632, ext. 13 • rakowgroup.com

info@rakowgroup.com

Top local executive(s): David Richman and

Rick Rakow

Licensed agents and/or brokers: 9

Services: representing tenants, buyers, landlords, sellers

and investors

Properties serviced: office, retail, industrial, land,

multifamily

Reckson

(A division of SL Green Realty Corp.)

1 Landmark Square, Stamford 06901

363-2500 • reckson.slgreen.com

Top local executive(s): John Barnes

Licensed agents and/or brokers: 3

Services: leasing, property management, construction and architecture

Properties serviced: office, retail, industrial, land

Saugatuck Commercial Real Estate LLC

9 Burr Road, Westport 06880

222-4190 • saugatuckcommercial.com

info@saugatuckcommercial.com

Top local executive(s): Penny P. Wickey and Daniel Neaton

Licensed agents and/or brokers: 4

Services: representation for tenants, landlords, developers

and investors; retail advisory services

Properties serviced: office, retail, land, multifamily

TRUE Commercial Real Estate

25 Sylvan Road South, Unit V, Westport 06880

744-7777 • truecre.com

info@truecre.com

Top local executive(s): Dominick Musilli and

Adam Zeiberg

Licensed agents and/or brokers: 6

Services: representation for retailers and property owners, real estate consulting, serves commercial development

properties

Properties serviced: retail, land

Urstadt Biddle Properties Inc.

321 Railroad Ave., Greenwich 06830

863-8200 • ubproperties.com

llacey@ubproperties.com

Top local executive(s): Willing Biddle, Stephan Rapaglia,

John Hayes

Services: Self-administered publicly held REIT founded in 1969. Investment properties consist primarily of neighborhood and community shopping centers with a concentration in the Metro New York tri-state suburban markets. Self-manage and lease over 80 retail/office properties.

Vidal Wettenstein LLC

719 Post Road East, Westport 06880

226-7101 • vidalwettenstein.com

randv@vidalwettenstein.com

Top local executive(s): Randy Vidal

Licensed agents and/or brokers: 5

Services: office, industrial, retail, special use, sale, purchase, lease, sale-leaseback, sublease and general consultation Properties serviced: office, retail, industrial, land

WFL Real Estate Services LLC

162 East Ave., Suite 1A, Norwalk 06851

604-1390 • wflrealestate.com

bill@wflrealestate.com

Top local executive(s): William Leopold

Licensed agents and/or brokers: 4

Services: specializes in facility management by providing on-site personnel if needed

Properties serviced: office, retail, industrial

CUMMINGS & LOCKWOOD RECOGNIZED AS TIER 1 IN REAL ESTATE LAW

Cummings & Lockwood's Commercial Real Estate Group has been nationally recognized as Tier 1 in Real Estate Law by Best Lawyers®. We provide sophisticated legal counsel for clients' varied real estate needs at the local, regional and national levels. Our attorneys have experience handling a range of real estate transactions, from real estate development, sales and acquisitions, joint ventures and portfolio transfers, to commercial and retail leasing, tax appeals, financing and litigation matters.

DIVERSE CLIENT BASE

Our clients include:

- · Commercial and residential developers
- Real estate and pension funds
- Hedge funds and private equity firms
- Institutional and private investors
- Banks, insurance companies and major financial institutions
- Real Estate Investment Trusts (REITs)
- International corporations and businesses
- Universities and other educational and non-profit institutions
- Hospitals and medical centers
- Multigenerational families
- Privately-held businesses

COMPREHENSIVE LEGAL REPRESENTATION

By drawing on the experience of attorneys in our corporate, finance, tax, litigation, bankruptcy and private clients practices, we offer comprehensive representation on a variety of real estate projects, including:

- · Property acquisitions and sales
- Joint ventures and partnerships
- · Mortgages and financings
- · Commercial and retail leasing
- Shopping center and retail portfolios
- Multifamily residential and mixed-use developments
- Hotel, resort and hospitality ventures
- Major family estate assemblages
- Construction projects
- Corporate headquarters projects
- Real estate developments
- UpREIT and downREIT transactions
- Environmental matters, brownfield development and related risk allocation and enforcement
- Real estate-related litigation and financing matters
- Real estate tax appeals

2023 REPRESENTATIVE TRANSACTIONS

Cummings & Lockwood has played an integral role in many of the major real estate

developments in Connecticut over the last half century. In 2023, we represented:

- National real estate developer in the acquisition and lease-up of a major office complex in downtown Stamford, Connecticut.
- Leading private school in the acquisition of a substantial campus parcel in Greenwich, Connecticut.
- Large family office in the renegotiation of its headquarters lease and the early termination of its satellite office location
- International insurance company in its consolidation of several regional offices into a single headquarters location in downtown Darien, Connecticut.
- Family trust in the restructuring of several ground lease locations in lower Fairfield County, Connecticut.
- Investment syndicate in the net leasing of an entire office building to a private equity firm in downtown Greenwich, Connecticut.
- National real estate fund in the lease-up of three major office complexes totaling over 1.75 million square feet.
- Numerous private equity, hedge fund and venture capital firms in the relocation of their headquarters locations to lower Fairfield County, Connecticut.



Jonathan B. Mills, Chairman, Commercial Real Estate Group.

- Partner of a major regional real estate company in a complex restructuring of the entire company's development, leasing, management and investment businesses.
- International private equity firm in numerous major lease transactions in one of the most substantial office properties in the State of Connecticut.
- Publicly traded manufacturer of electronic and fiber optic connectors and its subsidiaries in multiple national office and industrial leases.

For more information about Cummings & Lockwood's Commercial Real Estate Group, please visit our website at www.cl-law.com



CUMMINGS & LOCKWOOD LLC

ATTORNEYS AT LAW

Providing sophisticated legal representation to commercial real estate industry participants:

- Real Estate Development
- Sales and Acquisitions
- Joint Ventures
- Portfolio Transfers
- Commercial and Retail Leasing
- Financings

- Foreclosures and Distressed Loans
- Real Estate Investment Trusts
- Tax Appeals
- Litigation
- Environmental

203.351.4259 jcessario@cl-law.com

Jonathan B. Mills, Esq.

Joseph Cessario, Esq.

203.351.4100

jmills@cl-law.com

Scott Witthuhn, Esq. 203.351.4476 switthuhn@cl-law.com

www.cl-law.com

STAMFORD | GREENWICH | WEST HARTFORD | NAPLES | BONITA SPRINGS | PALM BEACH GARDENS



COMMERCIAL REAL ESTATE | WESTCHESTER COUNTY & HUDSON VALLEY REGION

Area code: 914 (unless otherwise noted)

Admiral Real Estate Services Corp.

62 Pondfield Road, Bronxville 10708 779-8200 • admiralrealestate.com jgordon@admiralrealestate.com **Top local executive(s):** Jonathan Gordon **Licensed agents and/or brokers:** 5

 $\textbf{Services:} \ tenant \ representation, agency \ leasing \ and$

investment sales

Properties serviced: office, retail, industrial, land, multifamily

Alan Zuckerman Real Estate

4 W. Red Oak Lane, Suite 105, White Plains 10604 755-4184 • zuckermanre.com alan@zuckermanre.com

Top local executive(s): Alan Zuckerman

Licensed agents and/or brokers: 1

Services: commercial real estate specialist

Properties serviced: office, retail, industrial, land, multifamily

Aries Deitch & Endelson Inc.

110 S. Central Ave., Hartsdale 10530
949-2800 • ade-re.com
barryend@ade-re.com
Top local executive(s): Charles "Barry" Endelson
Licensed agents and/or brokers: 9
Services: appraisal, consulting, leasing, property
management and sales
Properties serviced: retail

Austin Corporate Properties Inc.

31 Bonwit Road, Rye Brook 10573 690-0020 caustin@austincorpprop.com **Top local executive(s):** Carl Austin **Licensed agents and/or brokers:** 2

Services: corporate relocation consulting, property

representation and sales

Properties serviced: office, industrial, land, multifamily

Choyce Peterson Inc.

800 Westchester Ave, Rye Brook 10573 422-5700 • choycePeterson.com jhannigan@choycePeterson.com **Top local executive(s):** John Hannigan and

Alan R. Peterson Licensed agents and/or brokers: 5

Services: specializing in tenant representation **Properties serviced:** office, industrial, land

Collier

203-961-6569 • colliers.com
Jeffrey.Williams@colliers.com
Top local executive(s): Jeffrey Williams
Licensed agents and/or brokers: 9
Services: tenant representation, occupier, owner, landlord representation, investor services plus knowledge in specialized industries and product types such as law, technical facilities and health care
Properties serviced: office, medical, life science, retail, industrial, land, multifamily

777 Westchester Avenue, White Plains NY 10604

Compass Real Estate

144 Larchmont Ave., Larchmont 10538 341-1561 1082 Wilmot Road, Scarsdale 10583 725-7737

2 Ashford Ave #1811, Dobbs Ferry 10522 27 S Greeley Ave, Chappaqua, NY 10514 238-0676

compass.com

konnor.miculcy@compass.com christopher.sax@compass.com **Top local executive(s):** NA

Services: NA

multifamily

Properties serviced: NA

Cushman & Wakefield*

107 Elm St., 4 Stamford Plaza, Eighth floor Stamford, CT 06902 203-326-5830 • cushmanwakefield.com jim.fagan@cushwake.com **Top local executive(s):** Jim Fagan **Licensed agents and/or brokers:** 70 **Services:** agency leasing, tenant representation, valuation and advisory, global occupier services, capital markets, investment and asset management and asset services **Properties serviced:** office, retail, industrial, land,

Diamond Properties

333 N. Bedford Road, Suite 145, Mount Kisco 10549
773-6249 • dpmgt.com
info@diamondproperties.com
Top local executive(s): Jim Diamond
Licensed agents and/or brokers: 1
Services: property management, market repositioning
and capital upgrades
Properties serviced: office, retail, industrial, land

GHP Office Realty

4 W. Red Oak Lane, Suite 200, White Plains 10604 642-9300 • ghpoffice.com andy@ghpoffice.com

Top local executive(s): Andrew M. Greenspan and James J. Houlihan

Licensed agents and/or brokers: 11
Services: construction management, leasing, property management and sales; firm also handles flex warehouse for properties serviced
Properties serviced: office, retail, industrial, land, multifamily

Goldschmidt & Associates

1 Chase Road, Scarsdale 10583
723-1616 • ga-re.com
eric@ga-re.com • pam@ga-re.com
Top local executive(s): Eric Goldschmidt and
Pam Bren Goldschmidt
Licensed agents and/or brokers: 5
Services: retail, office and investment sales
Properties serviced: office, retail, industrial, land, multifamily

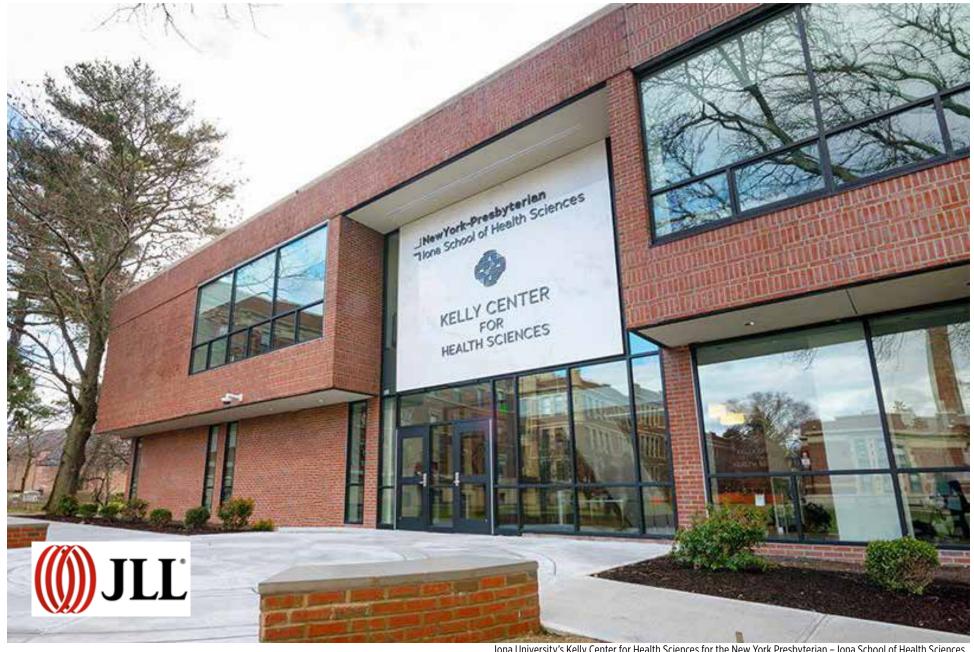
GreenBarn Investment Group (formerly Senlac Ridge Partners)

53 Maple Avenue, Morristown, NJ 07960 973.898.1160 • Greenbarnre.com info@senlacpartners.com **Top local executive(s):** Finn Wentworth, David Welsh,

Giorgios Vlamis

Licensed agents and/or brokers: NA

Services: Senlac Ridge Partners is an entrepreneurial private equity firm targeting a broad range of investment opportunities spanning real estate and non-real estate assets and businesses.



Iona University's Kelly Center for Health Sciences for the New York Presbyterian – Iona School of Health Sciences.

PLANNING A NEW REAL ESTATE PROJECT?

The most important part of any facility or real estate project is the very beginning, defining your organization's project goals and requirements, and establishing a well-informed project plan.

In today's real estate industry, the project manager or owner's representative is the professional responsible for managing every aspect of a project, from procurement, design, permitting and construction, to movein and closeout. The project management is responsible for establishing and managing your all-in project budget and comprehensive project schedule, ensuring your project goals are met and your overall expectations are exceeded.

"JLL's Project and Development Services (PDS) practice can help you accomplish challenging projects, while allowing you to focus on growing and managing your business," said Don Bucci, managing director and leader of JLL PDS's Westchester and Greater New York State, Connecticut, and New Jersey practices, and recipient of the 2022 March of Dimes Real Estate Award. "While we can join your team and improve outcomes at any stage of a project, getting us involved in the pre-project planning assures you of an outcome aligned with your initial

Our practice is the largest and most successful provider of these services. We are a diverse and experienced team, which includes architects, interior designers, engineers, and construction professionals. Our leadership has decades of experience with projects of all types and scales, from a workplace relocation to complex new institutional, medical and life sciences campuses. A few recently completed projects include the Charter Communications HQ campus in Stamford, CT, Iona University's Kelly Center for Health Sciences for the New York Presbyterian - Iona School of Health Sciences, multiple projects for IBM at its Armonk, Yorktown, and Poughkeepsie

Raytheon Technologies' campuses, Farmington HQ refresh, Cohen SoundWaters Harbor Center, and Holderness & Bourne HQ in Armonk. Other notable projects that Don and his team have completed over the years include: the construction of practice facilities for the New York Rangers and Knicks in Greenburgh; GenRe, Bridgewater Associates, IBM's Gerstner Center for Learning in Armonk; academic buildings such as the new LaPenta School of Business and Rye Country Day School's Dunn Performing Arts Center and Cohen Center for Creative Arts; as well as the renovation of Heineken's North American headquarters in White Plains; erecting new headquarters for Diageo, Beiersdorf, Vineyard Vines, and relocating Starwood Hotels and Resorts' headquarters.

We have strong working relationships with many design professionals, contractors and vendors throughout Westchester, Fairfield, Greater New York state, Connecticut, and New Jersey. This enables us to help you select the right team for your unique needs, while also providing us powerful leverage to assure you the best value and the highestquality service.

We can serve as the facilities and



construction division of your organization, responsible for managing comprehensive project scope, schedule and budget, as well mitigating any risks associated with your unique project. We will guide your organization through all phases of your project, from pre-project planning and due diligence, through design, construction, completion and post-occupancy services on projects large and small.

If you are contemplating a new real estate project, get it started right by reaching out to Don Bucci for an initial consultation. Don. Bucci@jll.com



COMMERCIAL REAL ESTATE | WESTCHESTER COUNTY & HUDSON VALLEY REGION

Greiner-Maltz Realty Advisors

800 Westchester Ave., Suite 638, Rye Brook 10573
821-5050 • greiner-maltz.com
aschanzer@greiner-maltz.com
Top local executive(s): Ayall Schanzer
Licensed agents and/or brokers: 4
Services: properties serviced include medical leasing, subleasing and user and investment sales services and corporate relocation consulting
Properties serviced: office, retail, industrial

Harbour Commercial Real Estate Inc.

80 Business Park Drive Suite 102, Armonk 10504 273-1442

ken@Harbourcr.com

Top local executive(s): Ken Harbour Licensed agents and/or brokers: 2 Services: quality boutique commercial firm with focus on leasing and user, developer and investment sales

Properties serviced: office, retail, industrial, land.

multifamily

Heritage Realty Services LLC

67 Irving Place, New York 10003
212-674-2556 • heritagerealtyservices.com
info@heritagerealtyservices.com
Top local executive(s): George Constantin
Licensed agents and/or brokers: 3
Services: acquisition and finance, design and construction management, property management, advisory services
Properties serviced: office, retail

Houlihan Lawrence Commercial

800 Westchester Ave., Rye Brook 10573
798-4900 • houlihanlawrence.com
tlaperch@houlihanlawrence.com
Top local executive(s): Thomas LaPerch
Licensed agents and/or brokers: 60
Services: office and industrial leasing, retail leasing, land acquisition and development, investment opportunities, municipal approvals and affiliate services
Properties serviced: office, retail, industrial

Houlihan-Parnes Properties

4 W. Red Oak Lane, Suite 200, White Plains 10604 694-4200 • hprealestate.com jjh@houlihanparnes.com jcoleman@HPRealEstate.com

Top local executive(s): James J. Houlihan and James K. Coleman

Licensed agents and/or brokers: 5

Services: property management, brokerage, co-op sales

and private financing **Properties serviced:** office, retail, industrial

Houlihan-Parnes Realtors

4 W. Red Oak Lane, White Plains 10604
694-6070 • houlihanparnes.com
info@houlihanparnes.com
Top local executive(s): James J. Houlihan
Licensed agents and/or brokers: 17
Services: consulting, leasing, property management, finance and sales
Properties serviced: office, retail, industrial, land, multifamily

Howard Properties Ltd.

3 Barker Ave., Fourth floor, White Plains 10601
997-0300 • howprop.com
howard@howprop.com
Top local executive(s): Howard E. Greenberg
Licensed agents and/or brokers: 1
Services: tenant and landlord representation, real estate strategy and consulting services
Properties serviced: office, retail, industrial

Laurence London & Co. LLC

333 Westchester Ave., White Plains 10604
922-2323 • Iondonllc.com
laurence@londonllc.com
Top local executive(s): Laurence London
Licensed agents and/or brokers: 1
Services: tenant and landlord representation
Properties serviced: office, retail, industrial, land

Marcus & Millichap

50 Main St., Suite 925, White Plains 10606
220-9730 • marcusmillichap.com
john.krueger@marcusmillichap.com
Top local executive(s): John Krueger
Licensed agents and/or brokers: 11
Services: real estate investment sales and research information and advisory services
Properties serviced: retail

McCarthy Associates

948-8900 • mcoc.com john@mcoc.com Top local executive(s): John R. McCarthy Licensed agents and/or brokers: 5 Services: consulting, office leasing and sales Properties serviced: office, retail, industrial, land

170 Hamilton Ave., White Plains 10601

Newmark Grubb Knight Frank

800 Westchester Ave., Suite 706, Rye Brook 10573
881-1024 • ngkf.com
gwalsh@ngkf.com
Top local executive(s): Glenn Walsh
Licensed agents and/or brokers: 8
Services: tenant and landlord representation, property
disposition and investment services, global corporate
services, debt placement and property valuation
Properties serviced: office, retail, industrial, land,
multifamily

Perlmutter Properties Inc.

4 W. Red Oak Lane, Suite 105, White Plains 10604
686-8900 • perlmutterproperties.com
info@perlmutterproperties.com
Top local executive(s): David Perlmutter
Licensed agents and/or brokers: 9
Services: offers services as a sub-agent for national real
estate brokerage firms; handles subleases
Properties serviced: office, retail, industrial, land,
multifamily

Princeton Realty

75 Virginia Road, Second floor, White Plains 10603
747-5000 • princetonrealtygroup.com
info@princetonrealtygroup.com
Top local executive(s): Todd Albright
Licensed agents and/or brokers: NA
Services: headquarters relocation, tenant representation, warehousing, lease structuring, property management
Properties serviced: office, retail, industrial, land



Houlihan Lawrence Commercial & BuyTheBronx.com

BuyTheBronx.com, the insiders' guide to The Bronx real estate market, recently updated their valuation benchmarks in a fourth quarter review. The blog written by Daniel Hickey of Houlihan Lawrence Commercial employs a qualitative analysis of public and proprietary sale and lease data to construct its valuation benchmarks. In this time of unusual stress and low sales activity, go to the BuyTheBronx.com valuation benchmarks for the latest updates.

Bronx Market Review

Relaxing interest rates in the fourth quarter brought a hopeful thaw to the historic 2023 freeze in The Bronx real estate market. Valuations have held up thus far, but fewer marquee deals and more distressed sales are working their way through the averages. The scarcity of residential properties has boosted some of our benchmarks, although commercial apartment valuations continue to weaken. We see fewer land transactions above our benchmarks, and more below. Other commercial valuations have held steady among a wave of distressed sales.

Total transactions in the fourth quarter were 25% fewer than the prior year, which is better than the 42% decline for all of 2023. As we hope for a return to normal, it's with apprehension about what the market clearing prices will look like. Leasing activity remains healthy with a slight cooling at the top of the retail market and enduring strength in industrial rents. The timeless advice to invest in middle class housing has lost relevancy in The Bronx apartment market. Landlords are facing rising expenses while new regulations have halted revenue growth. Banks are reluctant to refinance, even if the loans could perform at current rates. Valuations of \$100,000 per unit have become common among the few properties being sold. Those brave enough to buy need to wait for stable prices, lower interest rates and a rational regulatory environment. They may have a better shot of hitting a trifecta at Yonkers Raceway.

Houlihan Lawrence Commercial is pleased to offer two unique listings in the Riverdale area of The Bronx. The neighborhood has some of the highest income and educational attainment levels in the county. With excellent highways and mass transit access, the area should become more attractive as Manhattan congestion pricing takes effect.

5731 Mosholu Avenue is an impressive cash generator in a small package. The 500 square foot lot is improved by a two story office building with full walk out basement. Six units, including basement storage bring in over \$90,000 annual gross revenue. It's offered for sale at \$1,050,000.

If you need more space for all your workers, consider 2975 Independence Avenue with 10,200 square feet available to lease. The second and third floors of a former nursing wing are currently configured as individual medical ward bedrooms, most with their own bath. The configuration is for NYC Use Group 3. Owners welcome office uses too and will reconfigure to tenant's use within restrictions.

Please contact Houlihan Lawrence Commercial at 914.798.4900 for more information on the Bronx or any of our market areas.

HOULIHAN L



6 COMMERCIAL UNITS IN RIVERDALE WITH STRONG CASH FLOW

FOR SALE | 5731 Mosholu Avenue | Bronx, NY Listed by Daniel Hickey \$1,050,000



FOR LEASE | 2975 Independence Avenue | Bronx, NY Listed by Daniel Hickey \$33 PSF MG



PARCEL WITH FLEXIBLE ZONING **NEAR EXCELLENT TRANSPORTATION**

FOR SALE | 19-21 Mount Vernon Ave | Mount Vernon Listed by Teresa Marziano \$600,000



COMMISSARY KITCHEN ON GROUND FLOOR & OFFICE SPACE ON SECOND

FOR SALE | 23-25 Mount Vernon Ave | Mount Vernon Listed by Teresa Marziano \$995,000



HALF ACRE DEVELOPMENT SITE W/ DIRECT METRO PLATFORM ACCESS

FOR SALE | 20 South West Street | Mount Vernon, NY Listed by Andy Grossman \$4,950,000



TWO-STORY RETAIL PROPERTY WITH TWO LARGE STOREFRONTS

FOR SALE | 29-31 Palisade Avenue | Yonkers, NY Listed by Jared Stone \$1,700,000



CONVENIENTLY LOCATED OFFICE **BUILDING UNDER RENOVATION**

FOR SALE | 22 West 1st Street | Mount Vernon, NY Listed by Garry Klein | Please Call for Pricing



SINGLE-STORY RETAIL PROPERTY WITH NINE STOREFRONTS

FOR SALE | 465-479 S Broadway | Yonkers, NY Listed by Garry Klein & Jared Stone \$4,900,000



RETAIL SPACE WITH EXCELLENT **EXPOSURE IN HIGH TRAFFIC AREA**

FOR LEASE | 547 W 185th Street | New York, NY Listed by Jared Stone \$70.00 PSF MG



9,450 SF OF METICULOUSLY CRAFTED PREMIUM OFFICE SPACE

FOR LEASE | 95-30 225th St | Queens Village, NY Listed by Alan Zuckerman \$16,500/month

800 WESTCHESTER AVENUE, RYE BROOK, NEW YORK 10573 914.798.4900 | HOULIHANLAWRENCE.COM/COMMERCIAL

VELOCITY FLEXIBLE WORKSPACE

In today's rapidly evolving work landscape, the demand for flexible and affordable coworking spaces has surged. With remote work becoming increasingly prevalent, professionals seek environments that foster productivity and convenience without breaking the bank. Amidst this trend, the convergence of af-

OFFICE SPACE

fordability, professionalism, and amenities that matter has become paramount.

Professional Buildings

All-inclusive coworking spaces offer a myriad of benefits beyond merely providing a desk and internet connection. Imagine working in a sleek, modern office nestled within a professional building, strategically located for easy access and visibility. Such environments not only enhance the credibility of your business but also offer a host of amenities essential for seamless operations. One critical aspect often overlooked is parking convenience - a hassle-free parking experience can significantly

elevate the overall work experience for tenants and their clients.

IT Infrastructure

Tenants of Velocity Flexible Workspace all-inclusive coworking spaces benefit from state-of-the-art technology infrastructure, ensuring they stay connected and productive. High-speed internet and reliable Wi-Fi are essential offerings, facilitating seamless communication, research, and collaboration. With a robust technological backbone in place, tenants can confidently tackle tasks ranging from video conferences to large file transfers without interruptions. This commitment to providing cutting-edge technology underscores the dedication of coworking spaces to meeting the evolving needs of modern professionals.

Scalability

Our coworking spaces prioritize tenant scalability, recognizing that businesses evolve and grow over time. Whether you're a solopreneur starting small or a rapidly expanding team, our flexible workspace solutions adapt to accommodate your changing needs seamlessly. From individual desks to private offices and meeting rooms, tenants have the freedom to scale up or down as required, without the constraints of longterm leases or hefty upfront costs. This flexibility fosters an environment where businesses can thrive, offering the agility needed to respond to market dynamics and seize new opportunities.

Diamond Hospitality Group Partnership: Elevating the Experience

To further enhance the proposition for tenants, Velocity Flexible Workspace has partnered with reputable service providers and can make a significant difference. The collaboration between coworking spaces and hospitality groups brings forth exclusive offers and dis-

VELOCITY, page 10





LREADY

FREE ON-SITE

WIFI & WIRED

CONFERENCE



COMMERCIAL REAL ESTATE | WESTCHESTER COUNTY & HUDSON VALLEY REGION

Rakow Commercial Realty Group

10 New King St., Suite 212, White Plains 10604 215-7359 ext.13 • rakowgroup.com info@rakowgroup.com

Top local executive(s): David Richman and Rick Rakow

Licensed agents and/or brokers: 9

Services: representing tenants, buyers, landlords, sellers and investors

Properties serviced: office, retail, industrial, land, multifamily

Rand Commercial Services

222 Bloomingdale Road, Suite 114, White Plains 10605 946-8000 • randcommercial.com pauladler@randcommercial.com Top local executive(s): Paul Adler Licensed agents and/or brokers: 11

Services: expertise in commercial real estate development, land sales, condo conversion, investment and corporate relocation

Properties serviced: office, retail, industrial, land, multifamily

Reckson (A division of SL Green Realty Corp.)

Properties serviced: office, retail, land

1100 King St. Building 4, Rye Brook 10573 750-7200 • reckson.slgreen.com **Top local executive(s):** John Barnes Licensed agents and/or brokers: 3 **Services:** leasing, property management, construction and architecture

RM Friedland

440 Mamaroneck Ave., Suite 405, Harrison 10528 968-8500 • rmfriedland.com info@rmfriedland.com Top local executive(s): Sarah Jones-Matturo

Licensed agents and/or brokers: 20 **Services:** owner/landlord representation, buyer/tenant representation and investor representation Properties serviced: office, industrial, land

Robert Martin Company LLC

100 Clearbrook Road, Elmsford 10523 592-4800 • robertmartincompany.com info@rmcdev.com Top local executive(s): Timothy M. Jones Licensed agents and/or brokers: NA Services: acquiring, developing and managing investment properties Properties serviced: office, retail, industrial, land,

Royal Properties Inc.

multifamily

850 Bronx River Road, Suite 106, Bronxville 10708 237-3400 • royalpropertiesinc.com info@royalpropertiesinc.com **Top local executive(s):** Jeff Kintzer and David Landes Licensed agents and/or brokers: 8 **Services:** consulting, leasing, property management and Properties serviced: office, retail, land

SRG2 Partners LLC

237 Mamaroneck Ave., White Plains 10605 683-8000 • srg2partners.com info@silvermanrealty.com Top local executive(s): Leon Silverman Licensed agents and/or brokers: NA **Services:** property management and leasing services Properties serviced: office, retail, industrial

Win Morrison Realty

56 John Street, Kingston, NY 12401 (845)339-9999 * winmorrisonrealty.com win@winmorrisonrealty.com **Top Local Executive:** Winton Morrison Licensed Agents and/or Brokers: 43 **Services:** Buyers and Sellers Representation Properties Serviced: Residential, Commercial, Land, Investment

VELOCITY —

From page 10

counts, enriching the overall experience for occupants. One such partnership is with Diamond Hospitality Group, renowned for its commitment to the principle of delivering unforgettable spaces and experiences with neighborhood hospitality. Velocity Flexible Workspace tenants can now enjoy special perks courtesy of the Diamond Hospitality Group partnership. From discounted rates on event spaces for client meetings to preferential rates on office gatherings, the benefits are numerous. Additionally, access to amenities such as corporate lodging, self-storage, professional sports games, further adds value to leasing with Velocity Flexible Workspace.

By combining professional environments with amenities that matter and

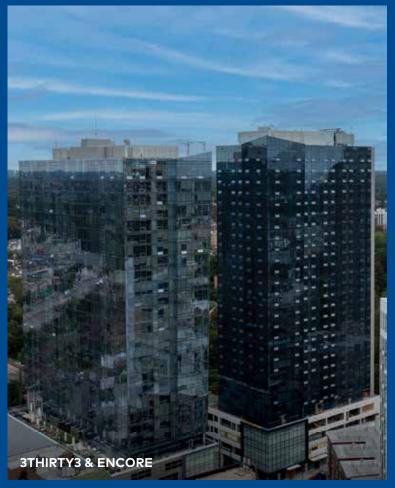
exclusive partnerships like Diamond Hospitality Group, our offices cater to the diverse needs of modern professionals without breaking the bank. By providing professional environments within accessible locations, coupled with amenities like ample parking and exclusive partnerships, Velocity Flexible Workspace redefines what matter most to professionals seeking coworking options. The partnership with Diamond Hospitality Group exemplifies this commitment to enhancing the tenant experience, offering unparalleled value and convenience. As the demand for flexible workspaces continues to rise, affordable all-inclusive coworking spaces in professional buildings remain the go-to choice for discerning professionals seeking a conducive work environment.



INVESTING IN TOMORROW.







The Cappelli Organization and its subsidiaries, Cappelli Development and LRC Construction, are prominent leaders in real estate development and construction in the Northeast with a 45-year track record of proven excellence. From concept to completion, we bring a unique and well-rounded perspective to every project we oversee.

Real Estate Investment / Development Management / Construction Management
General Contracting / Concrete Superstructure





Cappelli Organization, 7 Renaissance Square, 4th Floor, White Plains, NY 10601

914-769-6500 | WWW.CAPPELLIORG.COM

REAL ESTATE PARTNER INSIGHTS | MARCH 13, 2024



COMMERCIAL DEVELOPERS | WESTCHESTER COUNTY

Area code: 914 (unless otherwise noted)

The Baker Companies

1 W. Red Oak Lane, White Plains 10604 461-9000 • thebakercompanies.com properties@thebakercompanies.com Top local executive(s): Mark Baker Services: acquisitions and development

Year established: 1966

Cappelli Organization

7 Renaissance Square, Fourth floor White Plains 10601 769-6500 • icappelli.com

Top local executive(s): Louis Cappelli, Bruce Berg **Services:** construction, development and asset management

Year established: 1982

Covington Development LLC

322 Clock Tower Commons, Brewster 10509 845-279-9565 • covington-development.com info@covingtondevelopment.com Top local executive(s): Harold Lepler, Larry Nadel **Services:** full-development services

Year established: 1980

Diamond Properties LLC

333 N. Bedford Road, Mount Kisco 10549 773-6249 • dpmgt.com info@diamondproperties.com Top local executive(s): Jim Diamond Services: site selection, acquisition, construction and management

Year established: 1995

Ginsburg Development Companies, LLC

100 Summit Lake Drive, Suite 235, Valhalla 10595 747-3600 • gdcllc.com info@gdcllc.com Top local executive(s): Martin Ginsburg

Services: construction, leasing, management and sales

Year established: 1964

Lashins Development Corp.

80 Business Park Drive, Armonk 10504 273-5200 • lashinsrealtyservices.com Top local executive(s): Edward A. Lashins, Eric M. Lashins Services: development, construction, leasing and

management

Year established: 1944

Mack-Cali Realty Corp.*

210 Hudson St., Suite 400, Jersey City, N.J. 07311 732-590-1010 • mack-cali.com info@mack-cali.com

Top local executive(s): Michael J. DeMarco

Services: owner, manager and developer of urban waterfront, transit-based office properties and luxury multifamily communities in the Northeast

Year established: 1949

National Realty & Development Corp.

225 Liberty St., Floor 31, New York 10281 800-932-7368 • nrdc.com nationalrealty@nrdc.com Top local executive(s): John G. Orrico **Services:** NRDC portfolio comprised of 78 projects in 14 states, including large retail power centers, groceryanchored community shopping centers, residential communities and corporate/industrial business parks Year established: 1962

Robert Martin Company LLC

100 Clearbrook Road, Elmsford 10523 592-4800 • robertmartincompany.com info@rmcdev.com Top local executive(s): Timothy M. Jones, Greg A. Berger Services: development, acquisition and adaptive reuse Year established: 1957

RPW Group Inc.

800 Westchester Ave., Suite N601, Rye Brook 10573 285-1700 • rpwgroup.com info@rpwgroup.com Top local executive(s): Robert P. Weisz **Services:** ownership, management, general contracting, construction management Year established: 1979

Saber Real Estate Advisors LLC

80 Business Park Drive, Suite 104, Armonk 10504 250-0600 • saberfund.com berger@saberfund.com Top local executive(s): Martin G. Berger Services: acquisition, development, construction management, adaptive reuse, ownership and leasing Year established: NA

Simone Development Cos.

1250 Waters Place, Bronx 10461 718-215-3000 • simdev.com

Top local executive(s): Joseph Simone

Services: commercial development and holding, residential

development and sale Year established: 1960

Steven Wise Associates

46 Westchester Ave., Pound Ridge 10576 764-9433

steve@roe.co

Top local executive(s): Steven Wise

Services: real estate investment and development

Year established: 2004

Westmont Land Ventures LLC

3 Barker Ave., Sixth floor, White Plains 10601 231-8080

marc@benchmarkpg.com

Top local executive(s): Marc Samwick

Services: acquisition, development and advisory services

Year established: 2001

Westrock Development LLC

440 Mamaroneck Ave., Suite N-503, Harrison 10528 751-4000 • westrockdevelopment.com info@westrockdevelopment.com Top local executive(s): Jason Friedland Services: development and property rehabilitation Year established: 2001

William A. Kelly & Co.

87 Bedford Road, Katonah 10536 232-3191 • wakellyco.com wakelly@wakellyco.com Top local executive(s): Edward W. Kelly, Charity Kelly **Services:** construction management, general contracting.

excavation, construction Year established: 1933

* Company is not located in the area but serves the region.

turnkey packages, design-build services, site work,

REAL ESTATE PARTNER INSIGHTS | MARCH 11, 2024



COMMERCIAL DEVELOPERS | FAIRFIELD COUNTY

Area code: 203 (unless otherwise noted)

The Ashforth Co.

707 Summer St., Fourth floor, Stamford 06901 359-8500 • ashforth.com info@ashforth.com

Top local executive(s): H. Darrell Harvey,

Andrew B. Ashforth

Services: construction, property management and

investments

Year established: 1896

Berkshire Industrial Corp.

2 Parklawn Drive, Bethel 06801 743-7201 • berkshirecorporatepark.com info@berkshirecorporatepark.com Top local executive(s): Roy E. Steiner Services: full-design build, from land planning to construction management Year established: 1969

Building and Land Technology

1 Elmcroft Road, Suite 500, Stamford 06902 846-1900 • bltoffice.com info@bltoffice.com Top local executive(s): Carl R. Kuehner III, Ted Ferrarone **Services:** real estate development, investment, construction, management and ownership

Collins Enterprises LLC

financing and consulting

Year established: 1991

Year established: 1982

1455 E. Putnam Ave., Second floor Old Greenwich 06870 358-0004 • collins-llc.com info@collins-llc.com Top local executive(s): Arthur Collins and **Dwight Collins Services:** full-service real estate company, acquisitions, development, assets and property management,

FCS CT LLC

205 Queen St., Bridgeport 06606 545-1402 j@fcsct.com

Top local executive(s): J. Folgar-Bryan

Services: project management-submittals, RFIs, RFPs, change orders, scheduling, vendor and material sourcing, estimating PDF-digitalform, blueprint reading, take offs, full scope of work estimates, proposals and detailed material lists

Year established: 2019

F.D. Rich Co.

222 Summer St., Stamford 06901 359-2900 • fdrich.com info@fdrich.com

Top local executive(s): Thomas L. Rich

Services: development, leasing, management, construction

Year established: 1920

Fischel Properties

501 Kings Highway East, Fairfield 06825 696-1000 • fischelproperties.com Top local executive(s): Jonathan Eckman Services: full-service commercial real estate development company, including new construction and rehab developments, real estate

brokerage, property management and business consulting

Mack-Cali Realty Corp.*

Year established: 1970

210 Hudson St., Suite 400, Jersey City, N.J. 07311 732-590-1010 • mack-cali.com info@mack-cali.com Top local executive(s): Michael J. DeMarco **Services:** leading owner, manager and developer of urban

waterfront, transit-based office properties and luxury multifamily communities in the northeast

Year established: 1949

Marcus Partners Inc.

301 Merritt 7, Norwalk 06851 762-7200 • marcuspartners.com dfiore@marcuspartners.com Top local executive(s): Paul Marcus, David P. Fiore Services: real estate investment, development and property management Year established: 2004

National Resources

485 W. Putnam Ave., Greenwich 06830 661-0055 • nationalresources.com contact@nationalresources.com Top local executive(s): Joseph Cotter Services: development and management

Year established: 1993

R.D. Scinto Inc.

1 Corporate Drive, Suite 100, Shelton 06484 929-6300 • scinto.com info@scinto.com Top local executive(s): Robert D. Scinto **Services:** site selection, acquisition, construction

Year established: 1975

RMS Companies

1 Landmark Square, Stamford 06901 968-2313 • rms-companies.com patrick@RMS-Companies.com Top local executive(s): Randy Salvatore, Patrick Carino **Services:** Vertically integrated multi-family and hotel development construction and management firm. Year established: 1996

Spinnaker Real Estate Partners LLC

1 N. Water St., Suite 100, South Norwalk 06854 354-1547 • spinrep.com kimberly@spinrep.com

Top local executive(s): Clayton Fowler, Kim Morque **Services:** acquisition, development and management, urban planning, engineering, design execution

Year established: 1950

Stanley M. Seligson Properties

605 West Ave., Norwalk 06850 857-5600 • seligsonproperties.com Top local executive(s): Stanley M. Seligson, Michael G. Serrao

Services: owner and manager of a portfolio in excess of one million square feet of residential, office, retail, medical and light industrial buildings

Year established: 1979

WESTCHESTER NATIVE SUCCEEDS IN NAVY



Petty Officer 2nd Class Kathrynn Walker. *Photo by Mass Communication Specialist 2nd Class Jordan Jennings*.

Petty Officer 2nd Class Kathrynn Walker, a Cortlandt Manor, New York, native graduated from Walter Panas High School in 2010

The skills and values needed to succeed in the Navy are similar to those found in Cortlandt Manor, she said.

"Learning from a young age the importance of having a sense of teamwork and camaraderie has helped me succeed in the Navy," said Walker who joined the Navy 12 years ago. Today, Walker serves as an aviation maintenance administration man.

"I joined the Navy because I wanted to travel the world," said Walker. "I had ideas about what I wanted to do but I didn't want to go into debt finding it. The Navy offered me an opportunity to get out of my hometown and make something of myself."

She serves on the Tripoli, an amphibious assault carrier that provides presence and power projection as an integral part of Joint, Interagency and Multinational Maritime Expeditionary Forces

"The sailors who make up Team Tripoli really are the best the Navy has to offer," said Capt. Gary Harrington, commanding officer of Tripoli. "We say it all the time, our Navy is nothing without the men and women who serve on the deck plates each and every day. I truly believe that the continued success of our Navy, and Tripoli specifically, is due in no small part to the contributions of our sailors."

With 90% of global commerce traveling by sea and access to the internet relying on the security of undersea fiber optic cables, Navy officials continue to emphasize that the prosperity of the United States is directly linked to recruiting and retaining talented people from across the rich fabric of America.

"I am most proud of my personal growth during these 12 years serving my country," said Walker. "Becoming a homeowner and being able to be mentally and physically strong enough to travel the world are things I am very proud of.

"Serving in the Navy means being able to be a part of something bigger than myself that has a history over a hundred years is a huge deal to me," said Walker. "The Navy answered a greater calling for me in times of uncertainty around the world."

NEW CHIEF EXEC FOR NOTED WOMAN-OWNED RESTORATION BUSINESS

New York, a leading full-service restoration company specializing in water, fire, mold and asbestos damages, has appointed Lisa Marie Scherrer as its new chief executive director. In her new role she will be responsible for leading the company's strategic initiatives, fostering continued growth and ensuring the delivery of exceptional service to clients. With a proven track record of leadership and a deep understanding of the industry, Scherrer brings more than 16 years of experience in the restoration industry to New Crystal Restoration, a certified woman-owned company since 1960.

Scherrer is committed to upholding the values and principles that have guided New Crystal Restoration for over six decades. With a focus on communication and client satisfaction she will serve clients with the same dedication and commitment that New Crystal Restoration is known for.

"We are delighted to welcome Lisa Marie to the New Crystal Restoration family," said Lisa Cordasco, president at New Crystal Restoration. "Her appointment comes at an exciting time for our company as we continue to expand our service offerings and reach new milestones. We are confident that Lisa Marie's leadership will play a key role in driving our continued success."

INCLUSION FOR PEOPLE WITH DISABILITIES

Abilities First in Wappingers Falls, New York, has announced that its 2024 Recognition Reception slated for Thursday, June 6, and sponsored by Cuddy and Feder LLP, at The Inn at Bellefield Hyde Park will honor its community partners and celebrate the achievements and contributions of Abilities First's 2024 Honorees:

• Business Partner of the Year Award

- Fit and Fun Playscapes Founder and CEO Pamela Gunther for their steadfast commitment to prioritizing accessibility in their products and services for individuals with intellectual and developmental disabilities.
- **Volunteer of the Year Award** Anthony Morando of Cuddy & Feder LLP, whose exceptional contributions as a Foundation for Abilities First board volunteer leadership commitment have profoundly enriched the Abilities First Community.
- Abilities First Participant Person of the Year Award - honors Emily Roraback for her inspiration to others, resilience, determination and extraordinary achievements.
- **Community Partner Award** Recognizes DVM Industries owners Matthew and Dina Silvestri for their personal and professional contributions to enhancing our neighbors' lives with disabilities.
- Friend of Abilities First Award -Presented to Erick Santana for his outstanding



Pamela Gunther



Erick Santana



Emily Roraback



Anthony Morando

talent, engagement and warm embrace of the Abilities First community for over 10 years, notably as a celebrated DJ at various event celebrations.

Abilities First is a leading advocate and service provider for individuals with disabilities, dedicated to fostering inclusion, independence and empowerment across the community.

IN APPRECIATION OF HEALTH-CARE PROFESSIONALS

Lichester in Yonkers will be celebrating health-care professionals during Healthcare Professionals Appreciation Month. From now through March 31, employees in the healthcare field will be able to enjoy free admission to the attraction and are encouraged to bring their friends and families along for the fun at a discounted rate of 50% off tickets for up to four guests.

The special promotion runs all month long (blackout dates apply) and all health-care employees must present a valid health-care I.D. or paystub upon arrival to gain entry. Healthcare Professional Appreciation Month tickets are limited and must be reserved online in advance.

MORE THAN 23 MILES OF SEWER PIPE REPAIR

After commitments made in a 2017 Consent Order went unfulfilled by established deadlines, Save the Sound and the village of Mamaroneck have reached a new amended agreement in a suit involving violations of the Clean Water Act that dates back to 2015.

Through years of remediation work, the village has already completed \$6.5 million worth of repairs to its sanitary sewer system. These fixes primarily address inflow and infiltration problems that occur when groundwater and stormwater enter cracked, broken and faulty pipes, mix with wastewater and cause discharges of untreated or partially treated sewage into Long Island Sound and the rivers and streams that feed it. The Village Board of Trustees recently authorized up to \$3.5 million be spent to repair similar defects in other areas of the Village.

The new agreement will have resulted in the study and rehabilitation of more than 23 miles of sewer pipe. Additionally, the village will make an Environmental Benefit Payment of \$350,000 to the Westchester County Soil and Water Conservation for projects to be determined that will reduce, mitigate and remediate pollution in the Sound and its tributaries in or near Mamaroneck.

Pollution from sanitary sewer pipes carrying wastewater from homes and businesses to treatment facilities has long been a problem in Westchester County. The wastewater infrastructure has deteriorated over the decades, making it vulnerable to stormwater infiltrating the pipes and overwhelming the system during rain events, which have grown more frequent and severe due to climate change. Consequences of sewage pollution can include periodic closures of beaches and shellfish beds, depletion of certain fish stocks, fish consumption advisories, and restrictions on certain recreational activities.

As a result of all the settlements with all of the towns to date, over 665 miles of sewer pipes have been or will be repaired and more than 64,000 defects have been or will be fixed across the 11 municipalities.



Westchester County Executive George Latimer and Deputy County Executive Ken Jenkins honored two remarkable African American citizens, as well as the life's work of a husband-and-wife team, for their professional accomplishments and community efforts at the 2024 Trailblazers Awards Ceremony. "Trailblazers: Preserving our Legacy" was hosted live at the Gateway Center at SUNY Westchester Community College, as part of the county's Black History Month celebration. The awards recognize individuals who have made great contributions to African American history and culture throughout Westchester County and beyond.

Latimer said: "February is Black History Month, and each year we pause to reflect on the impactful stories of those Black Americans who are helping to shape our history here in Westchester, and all over the world. We are fortunate that our county has been blessed with places and exhibits of historical significance, that help us remember the Black leaders who were change-makers long before our time. Tonight, help us by honoring these two outstanding individuals, as well as the legacy of two former Westchester County residents, who stood out above the rest for their public service, and immense contributions to the mosaic that is Westchester County."

This year's honorees are Dean Horace E. Anderson Jr., recipient of The Vernon E. Jordan Jr. Award for Civil Rights, and Commissioner Deborah M. Norman, recipient of The Betty Shabazz Award for Civic Engagement.

> Anderson is the ninth dean of the Elisabeth Haub School of Law at Pace University, appointed in December 2019. Previously, Anderson had been serving as Haub Law's interim dean. The law school has been thriving under his leadership, with increased enrollment and application numbers and successful new programs. Under his leadership, Haub Law garnered its first "U.S. News & World Report" ranking as the No. 1 environmental law program in the country. He also strengthened the law

school's social justice initiatives and oversaw the launch of the new Pace Access to Justice Project, which brings together students from across Pace University to apply human-centered design-thinking and legal training to create innovative technology tools to address real-world gaps in access to justice.

Anderson received his Juris Doctorate from the University of Pennsylvania Law School and a Bachelor of Science degree, from the Wharton School of Business at the University of Pennsylvania. His areas of legal expertise include intellectual property, internet privacy, law and technology and communications law.

Norman began her career as an active-duty Military Police Officer (MP) and was stationed worldwide within the Army. She attained the rank of Master Sergeant and retired after 22 years of service. Norman attended many military schools and military courses throughout her career. She received an Army Achievement Medal for being selected as Distinguished Graduate of the Primary Leadership Academy. In 2002, Norman retired from the Army and returned to Mount Vernon where she was appointed by Mayor Ernest D. Davis as the first woman deputy fire commissioner of the Mount Vernon Fire Department. For the past 21 years, she has worked for four city administrations, servicing the community in various commissioner capacities.

Drs. Kenneth and Mamie Clark received The Humanitarian Award for their Contribution to School Desegregation. Long-time Hasting-on-Hudson residents Mamie Phipps Clark (1917-1983) and Kenneth Bancroft Clark (1914-2005) were American psychologists who, as a married team, are best-known for conducting groundbreaking research on the psychological effects of racism on the identity and self-esteem of Black children. They were activists on the national level, contributing to many social reform causes, including desegregation and the Civil Rights Movement.

The NAACP Legal Defense and Education Fund called upon them to testify in several court cases challenging segregation in public schools. Their testimony demonstrating that segregation harmed Black children's self-images before the Supreme Court contributed to the landmark Supreme Court Case that desegregated American public schools: Brown v. Board of Education.

MARCH INTO SELF-CARE

Experience personal refreshment and Prenewal in the White Plains promotion featuring an entire month dedicated to personal wellness and self-care. The White Plains BID is bringing back its signature promotion, "MARCH Into Self-Care," a variety of pampering and wellness services ranging from haircuts to acupuncture, facials, therapeutic IV's and massages from now to the last day of the month. During this time patrons seeking a little "me-time" can get a 25% discount on selected services at participating salons, fitness facilities and spas.

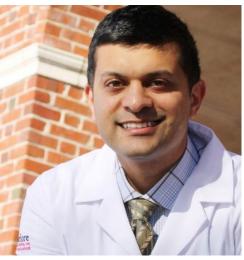
While intended to provide a festive welcome to sunnier days ahead for consumers, the promotion is also expected to draw attention and provide an economic boost to a growing industry in downtown White Plains. Nearly 45 self-care businesses are located within the boundaries of the White Plains Business Improvement District alone, ranging from multiple micro-beauty businesses at the Sola Salons to larger freestanding brick-and-mortar establishments elsewhere.

Special offers are available during March from the following locations:

Authentic Hair Studio, Elements Massage, Farida Skin Care Studio, Handlebar Salon, Made By Megan, Orangetheory Fitness, Signature Acupuncture Studio, Skincare by Krystal, Static Hair Salon, StretchLab, Sugared Aesthetics & Wellness, SYR Men's Studio and The Opus Spa.

To view the full list of downtown White Plains self-care businesses, visit wpbid.com/ selfcare

BURKE APPOINTS PROGRAM DIRECTOR



Dr. Haris Choudry

Haris Choudry, M.D., MPH., has joined Burke Rehabilitation in White Plains as the new program director for the Physical Medicine and Rehabilitation (PM&R) Residency. Choudry's prior experience and appointments include member of the faculty at the Kessler Institute for Rehabilitation/Rutgers New Jersey Medical School, National Health Rehabilitation, and Associate PM&R Residency Program director at SUNY Downstate Health Sciences University. He is also the current program director of the New York Society of PM&R and was listed in the 2023 America's Best Doctors.

FIRM EXPANDS ROSTER OF FORMER BIG LAW ATTORNEYS, PROSECUTORS AND FEDERAL LAW CLERKS



Waleska Suero Garcia

Yankwitt LLP in White Plains recently added Waleska Suero Garcia as counsel to its roster of former big law attorneys, prosecutors and federal law clerks.

"We are thrilled to have Waleska join our team," said Russell Yankwitt, founder and managing partner of Yankwitt. "Her experience at Boise Schiller, as well as her focus on two of our fast-growing practice areas — criminal defense and investigations and appeals — add tremendous bench strength to the firm and the capabilities we offer our clients"

While working at Boies Schiller, Suero Garcia represented a broad client base on complex federal and state civil and criminal matters throughout New York state.

In addition to her hands-on trial experience, Suero Garcia has an extensive appellate background, having clerked for Judge O. Rogeriee Thompson of the U.S. Court of Appeals for the First Circuit and served as an assistant district attorney in the Appeals Bureau of the Bronx County District Attorney's Office, where she argued numerous appeals in New York state courts. While at Boies Schiller, she also participated in the drafting of a certiorari petition and amicus brief in the U.S. Supreme Court.

Suero Garcia also clerked for Judge Michael S. Nachmanoff, then magistrate judge and now district judge for the U.S. District Court for the Eastern District of Virginia.

Suero Garcia earned her Juris Doctorate from Georgetown University Law Center, where she served as senior notes editor on the Georgetown Journal of Law & Modern Critical Race Perspectives and graduated cum laude from New York University. She is fluent in Spanish and conversational in Italian.

Founded in 2009, Yankwitt is Westchester County's go-to law firm for high-stakes and bet-the-company litigation. With one of the most experienced litigation teams in the county, Yankwitt represents businesses and high-net-worth individuals across a broad range of matters. The firm also routinely handles complex cases in Westchester on behalf of national law firms and often serves as trial counsel for local law firms.

GLOBAL LAW FIRM COMES TO WHITE PLAINS

Tully Rinckey PLLC held its ribbon cutting, networking and open house Wednesday, March 6, to celebrate the firm's new office location in White Plains on the fourth floor of the Gateway Building at 1 North Lexington Ave. The event was held in collaboration with the Hudson Valley Gateway Chamber of Commerce.

Welcoming guests were firm officers Mathew B. Tully, founding partner; Greg Rinckey, managing partner and founding partner; Michael Macomber, CEO;

Graig D. Cortelyou, global chief operating officer; and Michael P. Murray, chief marketing officer.

Tully Rinckey is a multistate, full-service law firm that is headquartered in Albany. It has more than 70 attorneys and offices located across New York state in Manhattan, White Plains, Syracuse, Rochester, Saratoga Springs and Buffalo; and in Austin and Houston, Texas; Washington, D.C.; Jackson, Mississippi; and Ladera Ranch, California. The firm handles a wide variety of legal matters including federal and private labor and employment law, military law, security clearance representation, family and matrimonial law, real estate law, regulatory compliance and litigation, corporate law, trusts and estates, and criminal law.

THE WJCS TREATMENT FOR CO-OCCURRING MENTAL HEALTH AND SUBSTANCE USE DISORDERS

The number of people suffering from both mental health and substance use disorders is skyrocketing, with approximately 21.5 million adults in the United States experiencing these co-occurring conditions, according to SAMHSA's 2022 National Survey on Drug Use and Health. Unfortunately, the result of experiencing both disorders can be tragic. Westchester Jewish Community Services (WJCS), the largest provider of licensed outpatient mental health services in Westchester, is now providing comprehensive integrative, evidence-based treatment for county residents experiencing substance use disorders and co-occurring mental health disorders.

"People suffering from co-occurring mental health and substance use problems often experience severe and chronic challenges regarding their medical and emotional health, social relationships, and work and financial stability. The interactions between the two disorders can worsen the course of both. As each condition impacts the other, it's most effective that they be treated with a comprehensive integrated approach that addresses both simultaneously," said W. Andrew Mullane, Ph.D., director of Innovation, Integration, and Community Partnerships at WJCS.

"Our goal is to remove barriers to treatment," said Mullane. "Unfortunately, many people with co-occurring conditions don't know where to go for treatment. We want all people in Westchester who are suffering with mental health and substance use challenges to know we are here for them. Whereas many substance-use treatment organizations do not accept insurance, WJCS makes the highest quality comprehensive evidence-based treatment affordable by participating in a number of commercial and government-sponsored insurance plans, assuring both substance-involved individuals and their families receive the support they need and deserve."

Westchester residents who seek treatment for co-occurring mental health and substance-use disorders are offered a variety of treatments and supports at WJCS.

Westchester Jewish Community Services has been serving those most vulnerable in Westchester County since its founding in 1943. It is a nonsectarian, not-for-profit, trauma-informed human service agency and its mission is to help people of all ages and backgrounds cope with emotional, cognitive, environmental, physical, interpersonal, social and educational challenges.

KEEP THAT SMILE WITH ORAL HEALTH



Dr. Lisa N. Gallucci

Delta Dental of Connecticut Inc. recently announced the appointment of Lisa N. Gallucci, DMD and D.ABDSM, as the new Delta Dental of New Jersey Foundation chair.

The Foundation works to improve the oral health of New Jersey and Connecticut through charitable contributions to solve oral healthcare challenges, enhancing dental health, providing access to dental care programs and increasing awareness of the benefits of good oral health. The Foundation has given more than \$24 million toward dental care for the underinsured and uninsured and dental education programs.

"We are delighted to appoint Lisa as chair of the Delta Dental of New Jersey Foundation," said Ronald I. Deblinger, DMD, Chairman, Delta Dental of New Connecticut. "Lisa's many years of dental experience, along with her time serving on various boards and committees both within and outside of Delta Dental, give us confidence she will be a vital part of furthering the Foundation's future projects and initiatives." Gallucci, a practicing dentist since 2001 and owner of Gallucci Dental in Marlton, New Jersey, has been a member of the Delta Dental New Jersey Board of Trustees and its Foundation, as well as the Delta Dental of Connecticut Board of Directors since 2017, where she has served on several committees. She also serves as the liaison to Rutgers University Foundation's SMILE Transformation Program, which the Delta Dental Foundation funds to help several people transform their smiles, improving their oral and overall health.

Offering dental benefits since 1969, Delta Dental's mission is to promote oral health to the greatest number of people by providing accessible dental benefit programs of the highest quality, service, and value. We are a not-for-profit service corporation and, as a member of Delta Dental Plans Association, Connecicut Dental is part of a network that provides national dental coverage to more than 85 million people. For more information, visit deltadentalct.com.

OLDEST RUNNING SOCIAL CLUB FOR PERSONS LIVING WITH IDD

Cerebral Palsy of Westchester's Pioneer Club is holding its first event of the year – a St. Patrick's Day Party and Membership Night at the David G. Osterer Center in Rye Brook on Friday, March 15, from 7 to 9 p.m.

Twice a month on Friday evenings, the Pioneer Club provides an opportunity for adults ages 18 and older living with intellectual and developmental disabilities (IDD) to get together, play games, meet new friends and have fun. The club uniquely addresses the challenging social isolation that many experience.

In addition to the twice-a-month Friday night theme parties, where singing is popular and Bingo has become a crowd favorite, members of the longest-running social club of its kind in West-chester and Fairfield counties look forward to the annual Dinner Dance, often held at the Surf Club in New Rochelle, and a get-away weekend retreat, last held at the Villa Roma resort in the Catskills.

CPW's Pioneer Club formed nearly 70 years ago from a small group of individuals living with disabilities looking for social and recreational activities in their community, today boasts more than 100 members from Westchester and the surrounding area, including New York City, Connecticut and New Jersey.

Celebrating its 75th year in 2024, Cerebral Palsy of Westchester's mission is to advance the independence, productivity and full citizenship of people living with all developmental disabilities including autism, neurological impairments, intellectual disabilities, epilepsy and cerebral palsy. CPW's main campus is located in Rye Brook. It operates the United Preschool Center in White Plains, as well as seven group homes throughout Westchester.

For more, contact Lisa Ferri and Wendell Rones, at 914-937-3800, ext. 345 or ext. 263; or lisa.ferri@cpwestchester.org and wendell. rones@cpwestchester.org.



Retired officer Mark Wilson's 1964 Plymouth and 9/11 Tribute to Heroes Police Motorcycle. Photo contributed by Greenwich Police Department.

reenwich Police Department Scholarship Fund 2024 Benefit Car Show registration is now open. The event will occur from 10 a.m. to 2 p.m., June 8, at Town Hall, 101 Field Point Road, Greenwich. (Rain date: June 9.) Classic, antique, custom and exotic cars, motorcycles and vintage fire trucks will be on display. Car owners are invited to sign up for early-bird pre-registration by May 31. As space is limited, vehicles will be accepted on a first-come, first-served basis. Registration is \$20 per vehicle.

The event is open to car clubs, and sameday registration will be accepted at the entrance if space permits at \$25 per vehicle. All proceeds from the event will benefit the Greenwich Police Department Scholarship Fund. The family-fun event will include a DJ, a 50/50 drawing, food trucks, and more. Sponsorship opportunities start at \$50, including \$125 as a Trophy Sponsor and \$250

to participate as an on-site sponsor. Automobile dealership opportunities begin at \$500, including on-site participation and a vehicle to display on-site.

"The town of Greenwich Police Department is proud of its long-standing reputation for supporting its officers and their families," said Chief of Police James Heavey. "The Scholarship Fund recognizes the achievements of qualified and deserving students of Greenwich police officers while honoring the officers' dedication. Greenwich Officers have been committed to our community for many years, and I cannot think of a better way for the public to express their appreciation of their dedication," he said.

Children of Greenwich police officers who qualify by ability and character for undergraduate studies are eligible to receive financial assistance from the Greenwich Police Department's Scholarship Fund.

The Greenwich Police Department is asking for the community's support of its Scholarship Fund, which was incorporated in December 1962, and granted tax-exempt status under Section 501(c) (3) of the Internal Revenue Code in November 1963.

The fund is governed by a Board of Directors comprised of four individuals whose roles in the community ensure the board's self-perpetuation. These individuals are the chief of police, the Greenwich High School headmaster, a town attorney and a highly reputable and concerned volunteer from the Greenwich business community. The Office of the Chief of Police is responsible for the day-to-day administration of its activities. Scholarship awards, however, are awarded after review and a vote by the board.

For more information or if you would like to become a sponsor, call 203-622.7884 or visit https://www.gpdscholarshipfund.org

ti \$250 Department's Scholarship Fund. https://w

WORLDWIDE MANAGED CYBERSECURITY

Digital BackOffice (DBO) is now offering SOC (Security Operations Center) as a service in partnership with ON2IT. DBO is the managed network and data center services arm of Advanced Corporate Networking Inc., based in Milford, Connecticut, with a diverse client

base, including K-12 schools, municipalities, law firms, service providers and manufacturing. ON2IT is a global cybersecurity service provider, offering worldwide managed cybersecurity services for organizations with complex and dynamic IT infrastructures.

"ON2IT extends the depth of our managed services offering with best-of-breed partners and the industry's first managed security services based on Zero Trust," said Francis Palacio, president of Advanced Corporate Networking. "DBO and ON2IT combine to provide network support and managed detection and response (MDR) from our in-state network operations and data centers."

"We are excited that Advanced Corporate Networking has selected ON2IT to further strengthen their commitment to bring the advantages of Zero Trust to their customers," said Marcel van Eemeren, CEO of ON2IT.

SOC as a service is the fastest way to overcome gaps in staff, tools and knowledge necessary to maintain and fortify cyber defenses, incorporating industry best practices, vulnerability management and change management. Adopting a Zero Trust strategy prevents data breaches and reduces the likelihood of malicious acts, ransomware or worse.

Advanced Corporate Networking is a private company, incorporated in 1991, offering private fiber services, data center colocation, virtual hosting, network design, cybersecurity services, computer equipment sales and support.

BANK HIRES DEVELOPMENT MANAGER



Brian Berkson

rian Berkson of New Fairfield, Con-**B**necticut, is a member of the Danbury Chamber of Commerce who brings 15 years of experience in partnering and working with financial institutions, has joined Savings Bank of Danbury as assistant vice president/community development manager where he will be responsible for maintaining, strengthening and growing relationships in the community. Previously, he worked with Heartland Payment Systems where he provided tailored payment solutions for businesses that streamlined processes and helped their bottom lines. He also enhanced payroll and HR functionality for small to medium-sized businesses, worked as a retail business banker, as a licensed property and casualty broker, and in his family's business, Foxon Pet Center – all giving him a comprehensive background on running a business.

Established in 1849 and headquartered at 220 Main St., Danbury, Savings Bank of Danbury is a mutual savings bank with assets in excess of \$1.4 billion, and 16 branch offices in Bethel, Brookfield, Danbury, New Fairfield, New Milford, Newtown, Norwalk, Southbury, Stamford and Waterbury. Stamford Mortgage Company, a division of Savings Bank of Danbury, has a local office on Summer Street in Stamford.



SPECIAL EVENT FOR SPECIAL-NEEDS KIDS



Spring for Abilis co-chairs with their children, from left: Gena Mann with her son Jasper, Afton Fraser with her son Griffin, and Hillary Sollinger with her son Sam.

Abilis, the nonprofit organization providing services and support to more than 800 individuals with special needs and their families, will host its annual Spring for Abilis Gala on Saturday, April 27, at Greenwich Country Club featuring Billy Blanks Jr. as the celebrity emcee and music provided by ETA Music. Dinner, dancing and a silent auction will also be part of this special evening.

Co-chairs are Afton Fraser of Greenwich, Gena Mann of Weston, and Hillary Sollinger of Fairfield, all of whom are parents of young adults with disabilities living in one of Abilis' newest residences and who participate in Abilis' day support programs. These families have directly experienced the important work that Abilis does throughout lower Fairfield County and wish to support the organization in a meaningful way.

Amy Montimurro, CEO and president

of Abilis, said "Spring for Abilis will be at a new location this year at the Greenwich Country Club, a longtime supporter and partner of Abilis. Greenwich Country Club has been part of the Abilis Competitive Employment program, employing several of our Abilis community members, and we are excited to hold our favorite springtime gala at their beautiful club."

Founded in 1951, Abilis, a nonprofit organization that supports more than 800 individuals with disabilities and their families from birth through the senior years, is a leader in providing meaningful support to the community in Fairfield County, including Darien, Greenwich, New Canaan, Norwalk, Stamford, Westport and Wilton.

Those wishing to support Spring for Abilis can purchase tickets online by visiting abilis.us and clicking on the Spring for Abilis banner.

HOSPITAL RECOGNIZED FOR PROVIDING HIGH-QUALITY CARE TO SENIORS



From left: Dr. Michael Palumbo, chief medical officer, Dr. Dean Straff, director, emergency medicine: Dr. Jean Lesko, associate director, emergency medicine: Leigh Anne McMahon, executive vice president, patient care services; and Cyndee O'Brien, nurse manager, emergency department.

The White Plains Hospital Emergency Department has received Geriatric Emergency Department accreditation (Level 2 -Silver) by the American College of Emergency Physicians (ACEP), recognizing the hospital's commitment to providing older adults with the highest quality of care. To earn this threeyear accreditation, White Plains Hospital was evaluated on a set of requirements designed to specifically address the needs of older adults at all touchpoints, from the physical environment, equipment and supplies to clinician education in geriatric emergency medicine. The hospital also demonstrated improvements to patient outcomes following the implementation of 10 senior-specific care protocols by an interdisciplinary team.

White Plains Hospital's Emergency Department is the busiest in Westchester County, seeing more than 80,000 patients annually,

more than one in three of whom are over the age of 65.

This accreditation comes on the heels of two other awards the hospital has received for its care of older patients: It recently earned Exemplar status from NICHE (Nurses Improving Care for Healthsystem Elders), the premier program indicating a hospital's commitment to excellence in the care of patients 65 years and older. This marks the 12th consecutive time that the hospital has been so recognized.

White Plains Hospital is a member of the Montefiore Health System, serving as its tertiary hub of advanced care in the Hudson Valley. It is a 292-bed not-for-profit health-care organization with the primary mission of providing exceptional acute and preventive medical care to all people who live in, work in or visit Westchester County and its surrounding areas

20,000 SQUARE FEET FOR UNIVERSITY DINING

Elevating student experience for both residential and commuter students alike, Iona University recently unveiled exciting new plans to transform the LaPenta Student Union and enhance its on-campus dining. Spanning two floors and roughly 20,000 square feet, the project is set to begin May 2024 and be completed by spring 2025.

The renovation builds upon the vision of President Seamus Carey, Ph.D., to create spaces that connect, unify and ignite the Iona community. Setting that idea into motion with the opening of the 30,000-square-foot Murphy Green in May 2022, the new project expands that focus into the adjoining student union, further strengthening the heart of Iona's 45-acre main campus.

"We've seen the impact the Murphy Green has had on student life and on campus life as a whole. This is going to expand upon that vibrancy at the center of campus and continue the momentum we've generated," Carey said. "I believe learning should happen all the time, not just while students are in a classroom.

That's why we want to create the spaces where students can come together with each other and with faculty and staff to continue the learning process throughout the day. Students need those spaces to perform at their highest levels."

Working in close partnership with Chartwells Higher Education, Iona's food service provider and the architecture firm SLAM, which also designed the Murphy Green, Iona is setting out to transform the LaPenta Student Union into a modern, open-concept space that is inviting for the entire Gael community.

The 14,000-square-foot dining facilities, located on the first floor, will feature stunning views of the Murphy Green, Mazzella Field and the LaPenta School of Business. Maximizing natural light with large windows and pull-out doors that open onto outdoor patios, the design also incorporates LEDs and low-carbon-footprint materials for greater energy efficiency.

Campus food favorites such as the deli, wood-fired pizzas and pastas, freshly baked breads, grilled classics, comfort foods and pop-



The new dining space at Iona University.

ular international stations featuring ramen, soba, sushi, Mexican cuisine and more will all get upgrades in the new space. Freshly chopped salads, vegan and vegetarian selections, high-protein smoothies, gluten-free options and other healthy non-GMO snacks will also be widely available and clearly labeled.

The project also focuses on technology

upgrades and expands made-to-order food preparation, which not only allows students to see their meals being made directly in front of them, but also minimizes food waste. New touchscreen kiosks will be added throughout, and mobile ordering will expand in keeping with fast-casual industry trends to limit lines and wait times.

WESTCHESTER

COURT CASES

U.S. Bankruptcy Court

White Plains & **Poughkeepsie** Local business cases, Feb. 28 - March 5

U.S. Trustee vs. Brona E. McNaugton, Bronx, et al, 24-7006-SHL: Adversary case, fraudulent transfer in Cassway Contracting Corp., Yonkers Chapter 7 (22-22107). Attorney: Jill L. Makower.

20 S Broadway Owner LLC. Nyack, Isaac Hershko, managing agent,

24-22155-SHL: Chapter 11, assets and liabilities \$1 million -\$10 million Attorney: Roy J. Lester.

U.S. District Court, White Plains Local business cases, Feb. 28 - March 5

United Food & Commercial Workers Local 2013, Brooklyn vs. Crestview Manor Home for Adults. Hawthorne.

24-cv-1547-KMK: Employee Retirement Income Security

Attorney: James M. Steinberg.

Marianne Gallo, Ringoes, New Jersey vs. Arrow Park Inc., Monroe,

24-cv-1550-CS: Personal injurv. class action. Attorney: Bruce J. Cheriff.

HBA & MFL New York LLC, Tallman vs. Righteous Distribution, Hawley, Pennsylvania, et al,

24-cv-1568-NSR: Contract, removal from Rockland Supreme Court. Attorneys: Glen B. Lenihan for plaintiff, Robert W. Ottinger Jr. for defendants

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 feder al, 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

Gregg Vigliotti, Bronx vs. **Little Kabob Station Inc.,** Mount Kisco,

24-cv-1593-KMK: Copyright. Attorney: Craig B. Sanders.

Gregg Vigliotti, Bronx vs. Little Mumbai Market Inc., Pleasantville,

24-cv-1602-PMH: Copyright. Attorney: Craig B. Sanders.

Westchester Teamsters Local 456, Elmsford, et al. vs. Aim Carriers LLC, Carmel, et al,

24-cv-1654: Employee Retirement Income Security

Attorney: Daniel E. Kornfeld.

DEEDS

Above \$1 million

37 Hughes Avenue LLC, Rye. Seller: Jesse Kirsch, Rye.

Property: 37 Hughes Ave., Rye City. Amount: \$2.7 million. Filed Feb. 16.

92 Ash Holdings LLC,

Brooklyn. Seller: 92 Ash Street LLC, Brooklyn. Property: 92 Ash St., Yonkers. Amount: \$1.2 million. Filed Feb. 14

Bonnie Homes LLC, Armonk. Seller: Jeremy Bailys, New York. Property: 44 Byram Ridge Road, North Castle. Amount: \$2.7 million. Filed Feb. 20.

Fairmont Ardsley LLC.

Woodbury. Seller: Michelle K. Moriarty, Brooklyn. Property: 21 Fairmont Ave., Greenburgh. Amount: \$1.2 million. Filed Feb.

Kelly, Daniel J., Rye. Seller: 2 Lavender LLC, Rye. Property: 2 Lavender Lane, Rye City. Amount: \$1.1 million. Filed Feb.

LW Premier Development Realty Corp., Pelham. Seller: Brian Ponterio, Brooklyn. Property: 537 Second Lane. Pelham. Amount: \$1.4 million. Filed Feb. 16.

Mark Perricelli Inc.,

Yonkers. Seller: Runyon Property LLC, Mount Vernon. Property: 76 Runyon Ave., Yonkers. Amount: \$1.5 million. Filed Feb. 21.

Old Bridge Partners LLC, Syosset. Seller: Kuan T. Chen,

New Rochelle. Property: 14 The Circle, New Rochelle. Amount: \$1.3 million. Filed Feb. 14

Powell. Christopher N.. White Plains, Seller: 20 Rosedale Avenue LLC, Mount Vernon, Property: 20 Rosedale Ave., White Plains. Amount: \$1.2

RE-11 Corp., New Castle. Seller: 11-13 King Street LLC, New Castle. Property: 11-13 King St., New Castle, Amount: \$1.3 million. Filed Feb. 16.

Sindhwani, Rajeev,

million. Filed Feb. 20.

Scarsdale. Seller: 23 Leatherstocking LLC, New York. Property: 23 Leatherstocking Lane, Scarsdale. Amount: \$3.1 million, Filed Feb. 20.

Still, William, Yonkers. Seller: 194 Yonkers Avenue LLC, Bronx. Property: 186 Yonkers Ave., Yonkers. Amount: \$1.2 million. Filed Feb. 20.

Tavolilla Realty Corp.,

Brewster. Seller: 135 Columbus LLC, Scarsdale. Property: 135-137 Columbus Ave., Eastchester. Amount: \$1.1 million. Filed Feb.

Toll Northeast V Corp.,

Fort Washington, Pennsylvania. Seller: Optimus Prime Consults LLC, New York. Property: 9 Wallace Way, New Castle. Amount: \$1.3 million. Filed Feb.

Below \$1 million

108 Evolve Properties LLC,

Ossining. Seller: Admir Lleshi, Yorktown Heights. Property: 2923 Hyatt St., Yorktown. Amount: \$350,000. Filed Feb.

153 Lincoln Realty LLC.

White Plains, Seller: 153 Rango Realty LLC, White Plains, Property: 153 Lincoln Ave., Harrison. Amount: \$512,000. Filed Feb. 16.

180 Yonkers Avenue LLC,

Hollis, Seller: 194 Yonkers Ave LLC, Bronx. Property: 180 Yonkers Ave., Yonkers, Amount: \$940,000. Filed Feb. 20.

Archibald, Elton, Mount Vernon. Seller: Ninety Fenimore LLC, White Plains. Property: 383 Collins Ave., Mount Vernon. Amount: \$612,000, Filed Feb. 20

The Bank of New York **Mellon,** Greenville, South Carolina. Seller: 387 E. 158th Street LLC, New Rochelle.

Property: 85 Sherman Ave., Mount Vernon. Amount: \$554,000, Filed Feb. 15.

Chiodi. Nanette. White Plains. Seller: Green Zeta LLC, White Plains. Property: 106 Robertson Ave., White Plains. Amount: \$650,000. Filed Feb.

Cinqueci LLC, Bedford. Seller: West Patent LLC, Pound Ridge. Property: 306 W. Patent Road, Bedford. Amount: \$999,000. Filed Feb. 16.

Esposito, Stanley E.,

Croton-on-Hudson, Seller: 40 Davis Avenue LLC. Dobbs Ferry. Property: 71 Pine Ave., Ossining. Amount: \$300,000. Filed Feb. 20.

Fannie, Mae, Tampa, Florida. Seller: Vicente Macas, Cortland Manor, Property: 2515 Garden Lane. Yorktown. Amount: \$400,000, Filed Feb. 21.

Gianadda, Ronald G.,

Yonkers. Seller: National Transfer Services LLC, Houston, Texas. Property: 1020 Warburton Ave., 5F. Yonkers. Amount: \$625,000. Filed Feb.

Goveia, Laura L., White Plains. Seller: D&G Elite Properties LLC, White Plains. Property: 65 Smith Ave., White Plains. Amount: \$525.000. Filed Feb. 20.

Grabov Properties LLC,

New Rochelle. Seller: 21 Mulberry Street LLC, Yonkers. Property: 71 Remington Place, New Rochelle. Amount: \$850,000, Filed Feb. 15.

Hudson Home Buyers LLC,

Salisbury Mills. Seller: Mavis Opoku, Bronx. Property: 1301 E. Main St., Somers. Amount: \$570,000, Filed Feb. 16.

Hudson Valley Credit Union, Poughkeepsie. Seller: Alexis A. Attonito, White Plains. Property: 210 Martine Ave., White Plains. Amount: \$295,000. Filed Feb. 14

Kaplan, Jonathan Y.,

Chappagua, Seller: Mafikebel LLC. Pleasantville. Property: 5 Brevoort Road, New Castle, Amount: \$768,000, Filed Feb. Krumlauf, David J., Goldens Bridge. Seller: Moon Tower Properties LLC, South Salem. Property: 51 Old Bedford Road, Lewisboro. Amount: \$417,000. Filed Feb. 20.

Mad Real Properties LLC,

Mount Vernon. Seller: Devon A. James, Mount Vernon. Property: 435 Eighth Ave., Mount Vernon. Amount: \$800,000. Filed Feb.

Marraccini. Francis A..

Harrison, Seller: 1 Crotona Ave LLC, Milford. Property: Croton Ave., Harrison. Amount: \$387,000. Filed Feb. 15.

Marraccini, Francis A.,

Harrison. Seller: 124 Condit LLC. Milford. Property: 124 Condit St., Harrison, Amount: \$800,000, Filed Feb. 15.

McFarlane, Elaine, Yonkers. Seller: 194 Yonkers Avenue LLC, Bronx. Property: 182 Yonkers Ave., Yonkers. Amount: \$775,000. Filed Feb. 20.

Normandy Capital Trust Series 2021-Q4 Remic Series 2021-Q4, Summit,

New Jersey. Seller: Blue 26 LLC, Roslyn Heights. Property: 349 Fourth Ave., Mount Vernon. Amount: \$378,000, Filed Feb.

Passante, Russell, Roslyn Heights. Seller: Pleasant Properties LLC, Bronx. Property: 36 Donald Lane, Ossining. Amount: \$350,000. Filed Feb. 16.

Raniolo, John. Yonkers. Seller: Freedom Mortgage Corp., Fishers, Indiana. Property: 10 Cliff St., Yonkers. Amount: \$563,000. Filed Feb.

Red Oak New York USA

LLC. New Rochelle. Seller: Matthew P. Pucila, Mount Kisco, Property: 34 Oak Lane, New Castle. Amount: \$690,000. Filed Feb. 14

SR Winding Road LLC,

Ardsley. Seller: Keep The Peace Realty LLC, Ardsley. Property: Winding Road, Greenburgh. Amount: \$600,000. Filed Feb.

Toscanini, Gabriela,

White Plains, Seller: Credit Suisse First Boston Mortgage Securities Corp., Highlands Ranch, Colorado. Property: 42 Calam Ave., Ossining. Amount: \$843,000. Filed Feb. 16.

US Bank Trust NA, Chicago, Illinois. Seller: TNK Management LLC, Mount Vernon. Property: 633 Fifth Ave., Mount Vernon. Amount: \$525,000. Filed Feb.

Villa Porfirio. Yonkers. Seller: 67 Fairview St LLC. Yonkers. Property: 67 Fairview St., Yonkers. Amount: \$650,000. Filed Feb. 20.

WORKERS' Compensation Board

Failure to carry insurance or for work-related injuries and illnesses.

A+ Auto Services Inc.,

Mount Vernon. Amount: \$23,000.

American Star Contractor Corp., Yonkers. Amount:

Angelo's Pizza and Pasta Inc., Port Chester. Amount:

Autolus Inc., Chappaqua. Amount: \$46,000.

Christopher Ridenhour, Ossining. Amount: \$9,000.

Dam Painting LLC, Sleepy Hollow. Amount: \$1,000.

Dobbs Design Inc., Ardsley. Amount: \$21,000.

Eli A. Friedman, Katonah. Amount: \$21,000.

Friendly Landscaping and Masonry Inc., Peekskill. Amount: \$31.500.

Garvin, James, Yorktown Heights. Amount: \$800.

Joseph Fiteni & Dominic Fiteni d.b.a. Dominic's **Delicatessen**, Tarrytown. Amount: \$3,500.

La Prietra, M&J **Landscaping Corp.,** Tarrytown. Amount: \$5,000.

Lealtor Corp., Tarrytown. Amount: \$23,500.

Leeside Services Inc., Yonkers, Amount: \$2,000.

Nelly S. Lopez Inc., New Rochelle. Amount: \$26,000.

P&M Gas and Auto Repairs Inc., Ossining. Amount: S1.500.

Palmer Avenue Owners Inc., New Rochelle. Amount: **Pest Defense LLC,** Yonkers. Amount: \$23,500.

PTI Inc., Yonkers. Amount: \$21,000.

Refugio De Esperanza Incorporated, New Rochelle. Amount: \$3,500.

Resonance Psychological Services PC, Pelham. Amount: \$13,500.

Salky Literary Management LLC, Mount
Vernon. Amount: \$2,000.

Sorrel Cosmetics Corp., Yonkers. Amount: \$100,500.

Tarpey Holdings LLC d.b.a. **Wildflower,** Hastings-on-Hudson. Amount: \$5,500.

Universal Pro Care Supplies Inc., Yonkers. Amount: \$21,000.

Westchester Marble and Granite Works Corp., Mamaroneck. Amount: \$750.

Wetup Transport LLC, Yonkers. Amount: \$21,000.

Federal Tax Liens, \$10,000 or greater, Westchester County, Feb. 28 - March 5

A Journez Speech and Language Pathology Therapy P.C.: Yorktown Heights, 2019, 2021 - 2022 unemployment and quarterly taxes, \$10,896.

Air Conditioning & Heating Specialists Inc.: White Plains, 2021 - 2023 quarterly taxes, \$10,686.

Ameri Restoration Inc.:

Scarsdale, 2018 - 2021 quarterly taxes and failure to file correct information, \$252,411.

Ayash, Iris: New Rochelle, 2018, 2019, 2022 personal income, \$158,998.

Belmonte Markets and Management Inc.:

Mamaroneck, 2018, 2020, 2022 unemployment, quarterly taxes, failure to file correct information, failure to furnish correct payee statement, \$31,106.

Benko, George: New Rochelle, 2013, 2017 - 2021 personal income, \$49,660.

DeVito, Tammi M: Eastchester, 2012 - 2016, 2021 - 2022 personal income, \$100.062.

DiBernardino, Margaret: Yonkers, 2018, 2020, 2021 personal income, \$33,382.

DiMarzo, Nicholas and **Stephanie DiMarzo:** Eastchester, 2018, 2020 personal income, \$49,354.

Donald Feldman DPM P.C.: Peekskill, 2021 - 2023 quarterly taxes, \$27,229.

Flemister, David L.: New Rochelle, 2020 personal income, \$10,396

Frankel, James E.: Chappaqua, 2022 personal income, \$126,274.

Loto, Richard: Mount Vernon, 2014 - 2019 personal income, \$293,284.

Martin, Matthew C.: Chappaqua, 2022 personal income, \$23,258.

Ostuni, Patrick and Toniann Ostuni: Tuckahoe, 2017 - 2022 personal income, \$106.916.

Pacheco: Leslie Brad: White Plains, 2018 personal income, \$41,653.

Perez, Edwin: White Plains, 2018, 2019, 2021 personal income, \$23,474.

Ricciardi, Peter and Madelyn Ricciardi: Somers, 2009 - 2012, 2016, 2018, 2019 personal income, \$137,031.

S&L Plumbing & Heating Corp.: Armonk, 2021 - 2022 unemployment, quarterly, corporate income, \$233,192.

Schultz, Daniel J.: Purchase, 2020 - 2021 personal income, \$320,723.

Sinnott, Peter J. III: Rye, 2016 personal income, \$198,322.

Tolbert-Martin, Au: Chappaqua, 2022 personal income, \$23,258.

Valdez, Shanta: West Harrison, 2020 - 2022 personal income, \$85,368.

JUDGMENTS

Alexander F., Bess, Hopewell Junction. \$5,768 in favor of Carleton Hudson Hills LP, Yonkers. Filed Jan. 29.

Andrade, George A., Shrub Oak. \$2,435 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Asif, Muhammad, Yonkers. \$35,259 in favor of 290 Palisade Avenue Corp., Yonkers. Filed Jan. 30.

Athacou, Konan J., Yonkers. \$32,945 in favor of 228 Emjk LLC, Yonkers. Filed Feb. 2.

Baumert, Christopher,West Babylon. \$33,285 in favor of Benfield Electric Supply Company Inc., Mount Vernon. Filed Jan. 29.

Berisha, David, Yonkers. \$3,483 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb 1

Bowser, Symone, Mount Vernon. \$2,620 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Brice, Eddy, Yonkers. \$20,940 in favor of 290 Palisade Avenue Corp., Yonkers. Filed Jan. 29.

Castro, Jharleni E., Bronx. \$22,638 in favor of 134 S. Broadway Corp., Yonkers. Filed Jan. 29.

Cole, Jaidah D., Mount Vernon. \$2,683 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Davila, Rosie, Yonkers. \$30,172 in favor of 265 North Broadway LLC, Yonkers. Filed Jan. 29.

DeFreitas, Martin, Mount Vernon. \$3,414 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Doherty, Linda R., Bedford. \$9,251 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Dumalag, Lyra A., Yonkers. \$3,633 in favor of Capital One NA, Glen Allen, Virginia. Filed Ian, 31

Espinosa, Cesar L., White Plains. \$2,579 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Flores, Roberto D., New York. \$10,384 in favor of 24 Caryl Inc., Yonkers. Filed Jan. 30 Ford, Christopher, Granite Springs. \$3,362 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Gallagher, Peter, White Plains. \$5,456 in favor of Bouhlev Ognian, Amityville. Filed Jan. 30.

Giraldo, Maria I.,

Mamaroneck. \$3,926 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Feb. 1.

Graham, Aisha, Yonkers. \$41,528 in favor of Cepeda Pepe, Yonkers. Filed Jan. 30.

Grant, Dwight D., Yonkers. S38,102 in favor of 110 Lake Avenue Management Company LLC, Yonkers. Filed Jan. 30.

Gray, Carol, Cold Springs. \$9,592 in favor of Church Street Association LLC, Ossining. Filed Jan. 29.

Greaves, Jermaine, Fort Lauderdale, Florida. \$5,460 in favor of Ameris Bancorp-Fidelity Bank, Lynn Haven, Florida. Filed Jan. 31.

Hall, Dwight, New Rochelle. \$3,793 in favor of Consolidated Edison, New York. Filed Jan. 30.

Henry, William, White Plains. \$4,755 in favor of Bruce Pinker DPM PC, Nanuet. Filed Jan. 29.

Hill, Andre B., Mount Vernon. \$2,737 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Feb. 1.

Hochhauser, Christina M., New Rochelle. \$2,113 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 31.

Hogue, Alicia, Yonkers. \$7,296 in favor of 622 VCA LLC, New York. Filed Feb. 2.

Howell, Aloysius G., Coram. \$7,469 in favor of 168/170 Broadway Property Corp., Yonkers. Filed Jan. 29.

Kanner, Jason, Eastchester. \$3,908 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 31.

Kline, Shawn D., Larchmont. \$6,031 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Kwayisi, Bernard, Yonkers. \$6,538 in favor of Bethpage Federal Credit Union, Bethpage. Filed Jan. 31.

Leith, Shade, Mount Vernon. \$1,977 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Jan. 31. **Lin, Guo,** Cortlandt Manor. \$459,264 in favor of Beach Improvements Owner LLC, Elmsford. Filed Jan. 30.

Long, Robert P., Yonkers. \$11,340 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Lopez, Ana M., Port Chester. \$4,233 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Lopez, Priscilla S., Yonkers. \$2,000 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Martin, Meghan E.,

Mahopac. S7,467 in favor of Church Street Associates LLC, Ossining. Filed Jan. 29.

Martinez, Brian A., Yonkers. \$1,971 in favor of Capital One NA, McLean, Virginia. Filed Jan. 31.

McDonald, Norvic, Mount Vernon. \$3,035 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

McGrath, Michael, Port Chester. \$11,895 in favor of American Express National Bank, Sandy, Utah. Filed Jan.

Minnerly, Mariah, Harrison. \$2,589 in favor of Capital One NA, Glen Allen, Virginia. Filed Ian. 31

Moscoso, Lorenzo A., Peekskill. \$2,691 in favor of Capital One NA, Mclean, Virginia. Filed Jan. 31.

Munoz, Jose, New Rochelle. \$2,439 in favor of Jill P. Altman, Amityville. Filed Jan. 30

Pennella, Amato R., New Rochelle. \$12,269 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 31.

Riaz, Imran, Yonkers. \$24,277 in favor of 290 Palisade Avenue Corp., Yonkers. Filed Jan. 29.

Rogers, Joy C., Yonkers. \$2,861 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Russell, Sandra, Yonkers. \$4,248 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 31. Rye Neck Union Free School District,

Mamaroneck. \$6,388 in favor of Kristin Cassavell-Sivere, Mamaroneck. Filed Jan. 30.

Sampson, Asia, Yonkers. \$6,405 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Sanchez, Nicole, Ardsley. \$4,804 in favor of Capital One NA, Glen Allen, Virginia. Filed Feb. 1.

Simon, Shirley, Yonkers. \$1,925 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Feb. 1.

Smith, Ebony, Yonkers. \$2,765 in favor of Capital One NA, McLean, Virginia. Filed Ian, 31

Soares, Nicole, Bronxville. \$2,747 in favor of Capital One NA, McLean, Virginia. Filed Jan. 31.

Taylor, Leyland, Mount Vernon. \$37,706 in favor of Christopher Baker, Mount Vernon. Filed Jan. 29.

Termilien, Samuel, Mount Vernon. \$2,810 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Toribio, Aron, Bronx. \$21,237 in favor of Caryl & Broadway Inc., Yonkers. Filed Jan. 29.

Torres, Bryan, Port Chester. \$4,892 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 31.

Wilcher, Contreras Tania, Ossining. \$12,342 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 31.

Williams, Amani, Mount Vernon. S7,983 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 31.

Yahira, Victorio, New Rochelle. \$7,462 in favor of Capital One NA, McLean, Virginia. Filed Jan. 31.

Young, Tarrance, Brooklyn. \$9,213 in favor of Christopher Baker, Mount Vernon. Filed Jan. 29.

Yunga, Junghee, Mamaroneck. \$339,146 in

Mamaroneck. \$339,146 in favor of 207-215 East Hartsdale Realty LLC, Hartsdale. Filed Feb. 1.

LIS PENDENS

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

Ahmed, Anter A., as owner. Filed by Rama Fund LLC. Action: Foreclosure of a mortgage in the principal amount of \$431,000 affecting property located at 4 Larrimore Road, Yonkers. Filed Feb. 16.

Anderson, Richard, as owner. Filed by US Bank Trust NA. Action: Foreclosure of a mortgage in the principal amount of \$208,000 affecting property located at 134 Ellwood Ave., Mount Vernon. Filed Feb. 12.

Bank of America NA, as owner. Filed by Specialized Loan Servicing LLC. Action: Foreclosure of a mortgage in the principal amount of \$225,000 affecting property located at 19 Huntington Circle, Unit 19-1G, Peekskill. Filed Feb. 14.

Bank Of America NA, as owner. Filed by New Residential Mortgage Loan Trust 2014-2. Action: Foreclosure of a mortgage in the principal amount of \$276,000 affecting property located at 23 Bouton St., South Salem. Filed Feb. 15.

Barletta, Erma, (estate of) as owner. Filed by The Bank of New York Mellon Trust Co. Action: Foreclosure of a mortgage in the principal amount of N/A affecting property located at 31 Pleasant Place, Tuckahoe. Filed Feb. 20.

Barry, Christopher

M., as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$275,000 affecting property located at 8 West St., White Plains. Filed Feb. 15.

Bradley, Richard, as owner. Filed by Federal Home Loan Mortgage Corporate Trust. Action: Foreclosure of a mortgage in the principal amount of \$409,000 affecting property located at 3444 Munson Place, Yorktown Heights. Filed Feb. 19.

Chicaza, Eduardo, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$500,000 affecting property located at 15 Agate Ave., Ossining. Filed Feb. 15.

Jennings, Courtney, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$358,000 affecting property located at 3536 Dane St., Shrub Oak. Filed Feb. 19.

Kelly, John Q., as owner. Filed by Wells Fargo Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$763,000 affecting property located at 14 Course View Road, Bronxville. Filed Feb. 12.

Manufacturers & Traders Trust Co., as owner. Filed by Specialized Loan Servicing LLC. Action: Foreclosure of a mortgage in the principal amount of \$125,000 affecting property located at 4 Wyche Way, Ossining. Filed Feb. 15.

McCormack, Renita, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$199,000 affecting property located at 10 Hillcrest Ave., Ossining. Filed Feb. 14.

O'Brien Jr., Francis H., as owner. Filed by US Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$202,000 affecting property located at 18 Forest Ave., Cortlandt. Filed Feb. 9.

Parkinson, George, as owner. Filed by the Bank of America NA. Action: Foreclosure of a mortgage in the principal amount of \$290,000 affecting property located at 333 Lincoln Ave., New Rochelle. Filed Feb. 16.

Saw, Clarice, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$655,000 affecting property located at 178 Pleasantville Road, Mount Pleasant. Filed Feb. 14.

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

MECHANIC'S LIENS

Brooks Shopping Center LLC, Yonkers. \$15,824 in favor of Raw Equipment Corp., Point Boulevard. Filed Feb. 15.

HEI Hotels & Resorts, Greenburgh. \$38,084 in favor of Reobote Construction Inc., Hunting. Filed Feb. 15.

Lewkowski, Ryan, Greenburgh. \$2,909 in favor of Foundation Building Materials L., Brooklyn. Filed Feb. 15.

Lozano Properties LLC, Ossining. \$27,578 in favor of Kings Building Material LLC, Roslyn Heights. Filed Feb. 16.

Siniscalchi, Mildres, Cortlandt. \$2,000 in favor of Thermodynamix LLC, Ossining. Filed Feb. 15.

Tummolo, Margaret E., Scarsdale. \$13,020 in favor of Emilia Restoration LLC, Yonkers. Filed Feb. 15.

NEW BUSINESSES

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

Partnerships

Med By Design, 55 Bank St., White Plains 10606. c/o Jermaine and Jeddiah Reid. Filed Jan. 30.

New 22 Woodway Road Funding Association, c/o 133 Parkway Road, Bronxville 10708. c/o Daniel J. Houlihan Jr, Marie Cortissoz Pension and Houlihan Family Partners LLC. Filed Jan. 26.

Sole Proprietorships

Law Office of Thomas Yanic, 669 Main St., No. 550, New Rochelle 10801. c/o Brad Brown. Filed Feb. 8.

LDT Logisties, 222 Beekman Ave., Sleepy Hollow 10591. c/o. Filed Feb. 1.

Legend Scholarship Fund, 340 S. Bedford Road, Bedford Corners 10549. c/o Francis T. Corcoran. Filed Feb. 6.

Lulu Duomo Services, 26

Coachlight Square, Montrose 10548. c/o Lourdes Maria Cordova. Filed Feb. 9.

Majestic Cleon, 111 Wappanocca Ave., Rye 10580. c/o Karol Mejia. Filed Feb. 7.

Malchyshyn, 600 N. Broadway, No. 234, White Plains 10603. c/o Khrystyna Malchyshyn. Filed Jan. 29.

Mama Housekeeping, 50 Yonkers Terrace, Yonkers 10704. c/o Zia Gulraiz. Filed Feb. 9.

Marina Ahmad Music, 33 Parkway East, Yonkers 10701. c/o Marina Ahmad. Filed Jan. 26.

Marshall Pearsal Communications, 30 Clinton Place, New Rochelle 10801. c/o Paul A. Walker. Filed Jan. 29.

Matthew Enquist Architect, 20 Revere Road, Scarsdale 10583. c/o Matthew Enquist. Filed Feb. 6.

Miano Landscaping, 345 Harrison Ave., Harrison 10528. c/o. Filed Feb. 8.

My 2nd Home Day Care-Pre K, 777 Wappanocca Ave., Rye 10580. c/o Karol Mejia. Filed Feb. 7.

Oliviaspublishing, 56 N. Broadway, Yonkers 10701. c/o Olivia Peterson. Filed Feb. 6.

Patricia Edington Kravit, Ph.D., psychologist, 573 N. Bedford Road, Bedford Hills 10507. c/o Patricia Edington Krauit. Filed Jan. 30.

Prime Fitness & Orthopedic Exercise, 172 N. Highland Ave., Ossining 10562. c/o Mack Kuhr. Filed Jan. 26.

Provalis Publishing, 16 Orchard Drive, Tarrytown 10591. c/o Vasije Drecun. Filed Feb. 2

Sam Cleaning, 42 Woodsite Avenue West, Harrison 10604. c/o Samantha Monteiro Colbert. Filed Feb. 6.

Same-Day Painting Solutions, 117 Lakeview Ave., Valhalla 10595. c/o Rene Aguilar. Filed Feb. 1. Serenity Acupuncture & Wellness, 172 N. Highland Ave., Ossining 10562. c/o Kere Paz. Filed Jan. 26.

Sew Smarty, 115 N. Broadway, White Plains 10603. c/o Sandra J. Mahonski. Filed Feb. 5.

SF Electrical Services, 32 North Bond, Mount Vernon 10550. c/o Odane Swaby. Filed Feb. 7.

Silver Bullet Advisory Services, 30 Tamarack Trail, Hartsdale 10530. c/o Porus Daruvala. Filed Feb. 2.

Solve It Services, 28 Madison Ave., Second floor, Pleasantville 10570. c/o lonut Alexandru Dache. Filed Feb. 6.

Stars Foundation, 111 S. Fourth Ave., Mount Vernon 10550. c/o Kaydian Stone. Filed Feb. 7.

Stormy Publishing, 55 School St., Apt. 6H, Yonkers 10701. c/o Crystal D. Bates. Filed Jan. 30.

HUDSON VALLEY

BUILDING LOANS

Above \$1 million

Webster Bank, as owner. Lender: FRC MT Devco LLC. Property: 3 Farrell Court, Wallkill. Amount: \$17 million. Filed Feb. 1.

Below \$1 million

Broadview Capital LLC, as owner. Lender: 958 LLC. Property: 312 Rye Hill Road, Monroe. Amount: \$173,000. Filed Feb. 1.

Continental Capital Group LLC, as owner. Lender: Quickway Development LLC. Property: 7 Brook Drive, Monroe. Amount: \$200,000. Filed Feb. 7.

Deluca Anthony and **Christine Deluca,** as owner. Lender: Walden Savings Bank. Property: in Warwick. Amount: \$75,000. Filed Feb. 8.

Homestead Funding Corp., as owner. Lender: Tyheem Joiner. Property: in Newburgh. Amount: \$323,000. Filed Feb. 7. Kiavi Funding Inc., as owner. Lender: Xtreme Construction & Properties LLC. Property: 315 Toleman Road, Washingtonville. Amount: \$319,000. Filed Feb. 8.

Loan Funder LLC Series 64302, as owner. Lender: 117 Lander Street LLC. Property: in Newburgh. Amount: \$149,000. Filed Feb. 1.

Miller George R. and Mary L. Miller, as owner. Lender: James L. Rhein, et al. Property: in Greenville. Amount: \$250,000. Filed Feb. 7.

Red Sea Capital LLC, as owner. Lender: Bayport Funding LLC. Property: 211 Little York Road, Warwick. Amount: \$875,000. Filed Feb. 8.

DEEDS

Above \$1 million

1946 Realty LLC, Keasbey, New Jersey. Seller: Anthony Associates, LP, Closter, New Jersey. Property: in LaGrange. Amount: \$10.5 million. Filed Feb. 7.

Sheffield Farm Apartments LLC, Pawling. Seller: Apartments at Sheffield Farm LLC, Pawling. Property: 50 Hurds Corners Road, Pawling. Amount: \$1.2 million. Filed Feb. 5.

Valley Stream Farm LLC, Beaverton, Oregon. Seller: Derrel Van Mersbergen Family Trust, Rhinebeck. Property: in Clinton. Amount: \$4.6 million. Filed Feb. 7.

Below \$1 million

11 West Main Street LLC, Pawling. Seller: Jacobs Properties LLC, Pawling. Property: in Pawling. Amount:

\$925.000. Filed Jan. 30.

1420 Burke Avenue LLC, White Plains. Seller: Toll Northeast V Corp., Fort Washington, Pennsylvania. Property: in Fishkill. Amount: \$746,500. Filed Jan. 29.

1530 Fishkill Creek Associates Ltd., Hyde Park.
Seller: Modos Mobile Home Park
LLC, Ancramdale. Property: in
Pine Plains. Amount: \$125,000.
Filed Feb. 1.

18 Loudon Drive Unit 15 LLC, Hopewell Junction. Seller: Jean E. Schreiber Trust, Fishkill. Property: in Fishkill. Amount: \$281,500. Filed Feb. 2.

382 Slate Quarry LLC,

Dillon, Montana. Seller:
Deutsche Bank Trust Company
Americas, West Palm Beach,
Florida. Property: 382 Slate
Quarry Road, Rhinebeck.
Amount: \$375,000. Filed Feb. 5.

Arlington Capital Investors LLC, Poughkeepsie. Seller: Alan Frederic Benner, Poughkeepsie. Property: in the town of Poughkeepsie. Amount: \$235,000. Filed Jan. 29.

Avila, Fernando Daniel, Cortlandt Manor. Seller: OB Development Group LLC, Poughquag. Property: in Beekman. Amount: \$510,000. Filed Jan. 31.

Barr Trust, Westlake, Ohio. Seller: Toll Northeast V Corp., Fort Washington, Pennsylvania. Property: in Fishkill. Amount: \$871,500. Filed Feb. 2.

Cerbone Jr., Joseph A., Yonkers. Seller: JND Property Management LLC, Mahopac. Property: 106 Winnikee Ave., city of Poughkeepsie. Amount: \$390,000. Filed Jan. 29.

Dilulio, Louise Marie, New York. Seller: Bojaj Management LLC, Rochester, Michigan. Property: in Fishkill. Amount: \$590,000. Filed Jan. 29.

Fradin, Paul, Seller: WRJG LLC, Beacon. Property: in the city of Beacon. Amount: \$730,000. Filed Feb. 7.

Hahn, Sharyn, New York. Seller: Hudson Riverview 34 LLC, Hyde Park. Property: in Hyde Park. Amount: \$329,000. Filed Jan. 29.

Herbold, Heather,

Poughkeepsie. Seller: T&B Tower Partners LLC, Hopewell Junction. Property: in Beekman. Amount: \$725,000. Filed Jan. 30.

Homely Hudson Valley LLC, Red Hook. Seller: James R. Stagias, Elizaville. Property: 7841 Albany Post Road and 2 Feller Newmark Road, Red Hook. Amount: \$400,000. Filed

Feb. 2.

Filed Feb. 7.

M&O Federation LLC. Bronx. Seller: Jackson Properties Realty LLC, Bronx. Property: in the city of Poughkeepsie. Amount: \$285,000. Filed Feb.

Morsel. Avi and Sara **Lichtenstein,** Monsey. Seller: 32GB LLC, Monsey. Property: 32 Glenbrook Road, Monsey. Amount: \$995,000. Filed Jan.

MVPP Properties LLC,

Pine Plains, Seller: Monreale Properties Corp., Pine Plains. Property: in Pine Plains. Amount: \$625,000. Filed Feb.

No Limits Realty LLC,

Peekskill. Seller: Lois Eugene. Wappingers Falls. Property: 561-563 Old State Road. Wappinger. Amount: \$340,000 Filed Feb. 5.

PGA Real Estate Solutions LLC, Yorktown Heights. Seller: Mary Anne Sozio, Hopewell Junction. Property: 2 E. Hook Cross Road, Hopewell Junction. Amount: \$250,000. Filed Feb.

Rabadi, William and Claudia **Fermano**, Nanuet. Seller: Omaha Property Manager LLC and Fay Servicing LLC, Chicago, Illinois. Property: 36 Seven Oaks Lane. Nanuet. Amount: \$740,000. Filed Jan. 26.

RG Duell LLC, Fishkill. Seller: Carmine P. Crispi, Fishkill. Property: 92 Crum Elbow Road. Hyde Park. Amount: \$350,000. Filed Ian. 31.

Rotter, Leah E., Spring Valley. Seller: Viola Ventures LLC, Chestnut Ridge. Property: 4203 Corner St., Spring Valley. Amount: \$499,000, Filed Jan.

Rovewood Properties

LLC, Spring Valley. Seller: KLC Equities LLC, Monroe. Property: 170 Kearsing Parkway, Monroe. Amount: \$160,000. Filed Jan.

Sanchez, Christine J., Pearl River. Seller: PJ & S Smith LLC, Valley Cottage. Property: 326 Sierra Vista Lane, Valley Cottage. Amount: \$342,500. Filed Jan. 29.

Schuck, Aaron S., Monsey. Seller: Blueberry Equities LLC, Monroe. Property: 14 Heritage Lane, Monsey. Amount: \$635,000. Filed Jan. 16.

Simcha 26 18 Corp., Spring Valley. Seller: Chaya and Eliazer Torim, Spring Valley. Property: 75 Union Road, Spring Valley. Amount: \$10,000. Filed Jan. 31.

Sonas Holdings LLC.

Monsey. Seller: Shimon and Shifra F. Kreisel, Monsey. Property: 85 Wilder Road. Wesley Hills. Amount: \$795,000. Filed Jan. 16.

Spitz, Leibish and Esther **Spitz,** Spring Valley. Seller: Ace Builders LLC, Spring Valley. Property: 40 N. Cole Ave., Spring Valley. Amount: \$805,000. Filed Jan. 25.

Srulowitz, Abraham and Margulia Srulowitz,

Monsey. Seller: Blueberry Equities LLC. Monroe. Property: 10 Heritage Lane, Monsey. Amount: \$650,000. Filed Jan.

Toback, Tracey and Linda **Toback**, Poughkeepsie. Seller: River Ridge Associates LLC, Livingston, New Jersey. Property: 205 Hudson View Terrace, Hyde Park. Amount: \$545,000. Filed Jan. 30.

Turrisi, Steven, Brooklyn. Seller: 446 Washington Avenue LLC. Beacon, Property: 446 Washington Ave., City of Beacon, Amount: \$477.500. Filed Jan. 29.

Valley Stream Farm LLC,

Beaverton, Oregon. Seller: Humble Hands LLC, Rhinebeck. Property: in Clinton, Amount: \$500,000, Filed Feb. 7.

Weinberger, Avrohom,

Monsey. Seller: 2130 LLC, Brooklyn. Property: 45 Cragmere Road, Suffern. Amount: \$652,000. Filed Jan.

Wells Fargo Bank NA, New York. Seller: Terry E. Sawyer II, Hopewell Junction. Property: 6 Spruce Lane, Hopewell Junction. Amount: \$280,000, Filed Feb.

Williams, Sarane,

Poughkeepsie. Seller: Habitat For Humanity of Dutchess County Inc., Wappingers Falls. Property: in the city of Poughkeepsie. Amount: \$280,000. Filed Jan. 29.

Woodlands Hyde Park LLC,

White Plains. Seller: Woodland Grange LLC, Hudson. Property: in Hyde Park. Amount: \$400,000. Filed Feb. 2.

Yau Annie Gallery LLC,

Flushing. Seller: Steven J. Malkisher, Wallkill, Property: 1367 Route 82, East Fishkill. Amount: \$330,000. Filed Feb. 7.

JUDGMENTS

Angelos Famous Roast Beef & Deli LLC, et al,

Plymouth, Massachusetts. \$13.965 in favor of Simply Funding LLC, Chester. Filed Feh 9

Arnau, Keith R., Warwick. \$2,801 in favor of Cavalry SPV I LLC, et al, Greenwich, Connecticut. Filed Feb. 8.

Barbosa, Pedro, Otisville. \$6,523 in favor of Boulder Pointe Apartments LLC, Middletown. Filed Feb. 13.

Berkowitz, Joel, Monroe. \$5,620 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Feb. 8.

Breslin, Danielle, Otisville. \$4,111 in favor of Boulder Pointe Apartments LLC, Middletown. Filed Feb. 13.

Brownsell, James, Sparrow Bush. \$1,092 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Feb. 13.

BSD Plastics Inc., et al, Kingston. \$96,590 in favor of TD Bank, Flemington, New Jersey. Filed Feb. 13.

Campos, Jorge, Middletown. \$2,653 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Cavanaugh, Kevin J., Newburgh. \$3,501 in favor of Capital One, Glen Allen,

Virginia. Filed Feb. 9. Cenname, Helen,

Middletown. \$1,851 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Dana Alexander Farmers **Insurance**, et al, Nishayuna. \$10,923 in favor of Central Avenue Office Partners LLC, Newburgh. Filed Feb. 13.

DC&T Services LLC, et al. Orlando, Florida, \$18,163 in favor of Simply Funding LLC, Chester, Filed Feb. 9.

Defreese, Alberta, Warwick. \$1,989 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Feb. 13.

Escobar, Lucidia J., Newburgh. \$5,129 in favor of Citibank, Sioux Falls, South Dakota. Filed Feb. 9.

Espinal. Diana. Chester. \$2,914 in favor of Slomins Inc., Hicksville. Filed Feb. 13.

Geraci, Nicole, Harriman. \$5,641 in favor of Synchrony Bank, Draper, Utah, Filed Feb. 9.

Goldberger, Alter, Monroe. \$8.574 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Gonzalez, Rafael, Port Jervis. \$2.859 in favor of Discover Bank, New Albany, Ohio, Filed Feb. 8.

Ham, Tara, Chester. \$1,557 in favor of Slomins Inc., Hicksville. Filed Feb. 13.

Holt. Matthew. New Hampton. \$2,235 in favor of Unifund CCR LLC. Cincinnati. Ohio. Filed Feb. 9.

Innamorato, Kristen E., Montgomery. \$10,006 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 9.

JB Boiling LLC, et al, Baton Rouge, Louisiana. \$27,146 in favor of Simply Funding LLC, Chester. Filed Feb. 9.

Kokkosis, Dimitrios,

Middletown, \$6.328 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Laganga General Mechanic Inc., et al, Miami, Florida. \$32,896 in favor of Simply Funding LLC, Chester. Filed Feb. 9.

Leandro. Gricel. Middletown. \$1,509 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Feb. 8.

Martinez, Ronald, Warwick. \$9.357 in favor of Algo LLC. Berlin, New Jersey. Filed Feb. 8.

Mayfield, Ronald P., Port Jervis. \$19,075 in favor of Bank of America, Charlotte, North Carolina, Filed Feb. 9.

Mera. Ana S.. New Windsor. \$5,080 in favor of Cavalry SPV ILLC and Citibank, Greenwich, Connecticut, Filed Feb. 13.

Ostler. Valerie. Middletown. \$1,617 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Feb. 8.

Paredes, Jose, Middletown. \$24.167 in favor of Hudson Valley Credit Union. Poughkeepsie. Filed Feb. 13.

Persaud, Lolita, Middletown. \$2,112 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Peters, Florence, Washingtonville. \$5,769 in favor of Synchrony Bank, Draper, Utah. Filed Feb. 13.

Pjetri, Katarina, Middletown. \$5,791 in favor of LVNV Funding LLC. Greenville. South Carolina. Filed Feb. 8.

Ramirez, Salvador, Spring Valley. \$5,887 in favor of Colonial Property Management LLC, Spring Valley. Filed Feb. 9.

RC Method Inc. and Randi Christodoulou, Plattsburgh. \$39,056 in favor of TD Bank Portland, Maine. Filed Feb. 9.

Roberts, Christine,

Middletown. \$2,466 in favor of Citibank, Sioux Falls, South Dakota, Filed Feb. 9.

Rojas, Oscar O., Middletown. \$4,709 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Feb. 9.

Romero, Cassandra,

Maybrook, \$7.070 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 13.

Scher, Mindy, Monroe. \$13,602 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Feb. 13.

Staltare, Matthew,

Middletown. \$9,889 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Star Struck Sports LLC, et al, Glenn Dale, Maryland. \$32,128 in favor of Simply Funding LLC, Chester. Filed Feh 1

Taco Joint Inc., et al, Hollywood, Florida. \$116,059 in favor of Simply Funding LLC, Chester. Filed Feb. 1.

Taylor, Tyrell, Middletown. \$2,062 in favor of Discover Bank, New Albany, Ohio. Filed Feb. 8.

Toor, Sundus, Newburgh. \$8,385 in favor of Synchrony Bank, Draper, Utah. Filed Feb.

Ummas Dream LLC and Blue Finn Grill, Middletown. \$79,967 in favor of Kale Realty Corp., Middletown. Filed Feb. 6.

Voorhees, Kecia,

Middletown, \$3,468 in favor of Synchrony Bank, Draper, Utah. Filed Feb. 5.

Watford, Angela, Newburgh. \$1,645 in favor of Midland Funding LLC, San Diego, California. Filed Feb. 6.

Willson, Greg, Newburgh. \$1,285 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Feb. 5.

Wilson, Kenneth.

Middletown. \$4,516 in favor of LVNV Funding LLC, Greenville. South Carolina. Filed Feb. 8.

MECHANIC'S LIENS

164 Grand Street LLC,

as owner. \$11,213 in favor of American Eagle Electric Company Inc. Property: 164 Grand St., Newburgh. Filed Feb. 5.

Arden Hill Hospital et al,

as owner. \$60,515 in favor of O&D Electric Corp. Property: 707 E. Main St., Wallkill. Filed Feb. 6.

Excelsior Developers LLC. as owner, \$14.101 in favor of Equip It Inc. Property: 97 Acres

Road, Monroe, Filed Feb. 1. **Excelsior Developers**

LLC, as owner. \$29,974 in favor of Reinforcing Supply LLC. Property: 97 Acres Road, Monroe. Filed Feb. 7.

Krauss Alyssa Dee, as owner. \$5,376 in favor of American Eagle Electric Company Inc. Property: 350 Water St., Unit 6-11, Newburgh. Filed Feb. 5.

Ridge Road Builders LLC, as owner. \$77,825 in favor of Power Air Heating & Cooling. Property: 2 Duelk Ave., Monroe.

Rooney, Bryan and Rooney Management Inc., as owner. \$5,050 in favor of James L. Aleixo. Property: in Crawford. Filed Feb. 7.

NEW BUSINESSES

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

Sole Proprietorships

Bella Baci Brick Oven Pizza Italian Cuisine, 73 77 W. Main St., Walden 12586. c/o Anna Maria Mesiti. Filed Feb. 13.

Flowers By Jo Ann, 12 Bradner Ave., Middletown 10940. c/o Jennifer Yumilka Bernal. Filed Feb. 9.

Geving, 175 Carter St., Apt. 2, Newburgh 12550. c/o Buendia Filiberta Lopez. Filed Feb. 9.

Guerra Building, 159a Main St., Brewster 10509. c/o Wilbur Isael Guerra. Filed Feb. 9.

House of Bernal, 12 Bradner Ave., Middletown 10940. c/o Bernal Jennifer Yumilka, Filed Feb. 9.

Inner Divinity Attraction, 277 Wood St., Mahopac 10541. c/o Ida Spritzer. Filed Feb. 8.

Jststuf, 12 Stone Hill Road, Cold Spring 10516. c/o Richard Chester. Filed Feb. 2.

Lainez Painting, 18 Alden Road, Monroe 10950. c/o Jose Jeremias Lainez. Filed Feb. 8.

Lavish Lotus Salon & Spa, 510 Route 32, Highland Mills 10930. c/o Jessie Howard. Filed Feb. 8.

Raspador Guzman, 230 Washington St., Newburgh 12550. c/o Salvador R. Guzman. Filed Feb. 8.

Wild Ginger Botanicals, 7 Harold St., Port Jervis 12771. c/o Virginia A. Schott. Filed Feb. 8.

BUILDING PERMITS

Commercial

115 Main Street Norwalk

LLC, Norwalk, contractor for 115 Main Street Norwalk LLC. Perform replacement alterations at 115 Main St., Norwalk. Estimated cost: \$2,000. Filed Jan. 11.

A. Pappajohn Company,

Norwalk, contractor for QOZB V LLC. Install five new passenger elevators at 777 Summer St., Stamford. Estimated cost: \$1,006,903. Filed Feb. 21.

A2z Contractors LLC,

Stamford, contractor for Sylvan Knoll Section II Inc. Construct a full bathroom to service finished area in basement at 377 Sylvan Knoll Road, Stamford. Estimated cost: \$10,000. Filed Feb. 22.

Abbott Construction

LLC, Tolland, contractor for Harbor Drive Acquisitions LLC. Renovate first-floor men's and women's toilets at 208 Harbor Prive Stamford. Estimated cost: 177,875. Filed Feb. 14.

Aivalis, Nick, Stamford, contractor for New Star Greenwich LLC. Build five attached prefabricated modular townhouses at 281 Greenwich Ave., Stamford. Estimated cost: \$900,000. Filed Feb. 2.

Arteffects Incorporated,

Bloomfield, contractor for Stamford Research Drive LLC and Newing LLC. Install internally illuminated channel letter set mounted to existing awning at 12 Research Drive, Stamford. Estimated cost: \$12,200. Filed Feb. 27.

Arteffects Incorporated,

Bloomfield, contractor for UB Stamford LP. Replace awning fabric with copy on existing awning at 2215 Summer St., Stamford. Estimated cost: \$4,098. Filed Feb. 15.

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

ASD Construction LLC,

Milford, contractor for 300 Atlantic Street Owner LLC. Construct aluminum frame and glass entrance vestibule at interior of existing bank space at 300 Atlantic St., Stamford. Estimated cost: \$28,500. Filed Feb. 20.

Ashforth Properties Construction Inc.,

Stamford, contractor for Stamford Museum & Nature Center. Build a three-story astronomy center with, planetarium use and public toilets at 39 Scofieldtown Road, Stamford. Estimated cost: \$8 million. Filed Feb. 9.

Baybrook Remodelers

Inc., West Haven, contractor for Johnna Torsone and John McKeon. Renovate kitchen and 3.5 bathrooms at 32 Barnes Road, Stamford. Estimated cost: \$94,000. Filed Feb. 16.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Install two new air handler units on eighth floor mechanical room at 400 Atlantic St., Stamford. Estimated cost: \$300,000. Filed Feb. 12.

BLT Management LLC,

Stamford, contractor for Two Harbor Point Square LLC c/o BLT Management LLC. Perform replacement alterations at 100 Washington Blvd., Stamford. Estimated cost: \$2,000. Filed Feb. 21.

Carroll, Charles F. and Laura Edmiston, Stamford, contractor for Charles F. Carroll and Laura Edmiston. Renovate second-floor bathroom at 333 Stamford Ave., Stamford. Estimated cost: \$30,000. Filed Feb. 26.

City of Stamford, contractor for the city of Stamford. Legalize second-floor addition at 1125 Cove Road, Stamford. Estimated cost: \$1,000. Filed Feb. 5.

Controlled Air Inc.,

Branford, contractor for Boston HP LLC. Demolish existing fluid cooler on roof and replace with new fluid cooler matching specification to the existing one and replace existing steel support structure at 1281 E. Main St., Stamford. Estimated cost: \$35,616. Filed Feb. 26.

DAS 28 Bouton LLC.

Norwalk, contractor for DAS 28 Bouton LLC. Perform replacement alterations at 9 Moscariello Place, Norwalk. Estimated cost: \$2,000. Filed lan. 11.

Gunner LLC, Norwalk, contractor for Karen Roberge. Remove existing roof and reroof 36 Nash Place, No. 5, Norwalk. Estimated cost: \$10,174. Filed Jan. 17.

Gunner LLC, Norwalk, contractor for Rafael Tejada. Remove existing roof and reroof 40 Nash Place, Norwalk. Estimated cost: \$10,174. Filed Jan. 17.

NYM Group of Connecticut

Inc., Norwalk, contractor for Equity One LLC (Norwalk). Perform replacement alterations at 680 Connecticut Ave., Norwalk. Estimated cost: \$1,000,000. Filed Jan. 10.

Wallon Plaza LLC, Norwalk, contractor for Walloon Plaza LLC. Perform replacement alterations at 204 Westport Ave., Norwalk. Estimated cost: \$10,000. Filed Jan. 11.

Residential

Always Approved
Remodeling LLC, Stamford,
contractor for Patricia Prattray.
Legalize unpermitted wall opening and plumbing reconfiguration and complete the cut-out in the wall between the kitchen and the living room at 143 Hoyt St.. Stamford. Estimated cost:

Altamura, Dominic A.,

\$3,000. Filed Feb. 12.

Stamford, contractor for Matthew Hichborn. Install additional lighting, outlets, new HVAC zone and sheetrock to finish 800 square feet of already insulated attic area at 93 Lawton Ave., Stamford. Estimated cost: \$12,000. Filed Feb. 16.

AM Painting & Contracting LLC. Stamford, contractor

for Marcy F. Kurzman. Convert sunroom to full-time living area without change to footprint, reframe posts under the room to raise the floor and make necessary adjustments for structural integrity of the floor at 53 Cypress Drive Stamford. Estimated cost: \$35,000. Filed Feb. 5.

Arton Builders LLC.

Norwalk, contractor for Jonathan W. Olson. Expand single-family residence at 138 W. Norwalk Road, Norwalk. Estimated cost: \$150,000. Filed Jan. 18.

Bartlett, Philip, Beacon Falls, contractor for Jules H. Kaplove II, and Sharon G. Kaplove. Install a 26kw generator with 200-amp transfer switch and 500-gallon above-ground propane tank at 91 Bentwood Drive Stamford. Estimated cost: \$17,500. Filed Feb. 1.

Baybrook Remodelers

Inc., West Haven, contractor for John F. McKeon, trustee. Replace existing 12' by 15' deck and stairs, remove upper balcony and replace with wrought iron Juliet balcony railing without change to footprint at 90 Gun Club Road, Stamford. Estimated cost: \$24,000. Filed Feb. 23.

Berardi, Lee M., Shelton, contractor for Michele Defeo. Renovate master bathroom and secondary bathroom with no changes to the existing layout at 43 Harbor Drive Stamford. Estimated cost: \$10,000. Filed Feb. 21.

Bilides General Contracting LLC, East

Haven, contractor for Vasilios and Athina Sfakiotakis.
Construct a garage at 125
Chestnut Hill Road, Stamford.
Estimated cost: \$50,000. Filed Feb. 27.

Bright Planet Solar Inc.,

Worcester, Massachusetts, contractor for Eugene Antoine. Install roof-mounted solar panels at 25 Hazel St., Stamford. Estimated cost: \$4,740. Filed Feb. 23.

Buck, Daniel G., West Haven, contractor for Christopher and Ellen Delvecchio. Strip existing shingles and reshingle 94 Berrian Road, Stamford. Estimated cost: \$19,062. Filed Feb. 22.

Burr Roofing Siding & Windows Inc., Stratford, contractor for Michael and Rebecca R. Miller. Replace existing exterior siding with James Hardie siding and replace asphalt shingles on existing portico at 90 W. Haviland Lane, Stamford. Estimated cost: \$120.262. Filed Feb. 27.

Butch, Scott, Stamford, contractor for Scott Butch. Alter seventh-floor elevator lobby to create walk-in reception area for the department of buildings at 888 Washington Blvd., Stamford. Estimated cost: \$150,000. Filed Feb. 27.

C&H Restoration LLC,

West Haven, contractor for Aleksander and Caroline Brants Adelmann. Remove existing roof and replace at 58 Intervale Road, Stamford. Estimated cost: \$12,014. Filed Feb. 12.

Cabrera, Edison Villa,

Stamford, contractor for Edison Villa Cabrera. Add a playroom and attic over existing family room, upgrade electrical and HVAC at 208 Fishing Trail, Stamford. Estimated cost: \$115,000. Filed Feb. 22.

Castonguay Enterprises

Inc., Woburn, Massachusetts. contractor for Elena Litvinova. Replace tub at 44 Strawberry Hill Ave., Stamford. Estimated cost: \$19,310. Filed Feb. 29.

CDD Design & Construction Management

LLC, Norwalk, contractor for Jeffrey Gebauer. Add a second story to single-family residence at 7 Little Brook Road, Norwalk. Estimated cost: \$250,000. Filed Ian. 12.

Cortes Construction LLC,

Fairfield, contractor for Rachel Sherman. Add one office to basement at 160 Davenport Farm Lane, South Stamford. Estimated cost: \$6,000. Filed Feb. 22.

Cruz, Mario A., Norwalk, contractor for Delio and Dominga Lavado. Remove existing roof and reroof 116 Scofield Ave., Stamford. Estimated cost: \$14,400. Filed Feb. 22.

DiGiorgi Roofing & Siding

Inc., Beacon Falls, contractor for Patricia A. and Magdi E. Chacra. Replace double-hung window inserts at 66 Judy Lane, Stamford. Estimated cost: \$3,990. Filed Feb. 15.

Dobson, Anthony Raymond and Mary Lisa Nolan-

Dobson, Stamford, contractor for Anthony Raymond Dobson and Mary Lisa Nolan-Dobson. Perform replace alterations at 95 Willowbrook Ave., Stamford. Estimated cost: \$150,000. Filed Feb. 1.

Edison Home Improvement

LLC, Norwalk, contractor for Jennifer Edelberg. Install new siding, windows and garage doors at 39 Fifth St., Norwalk. Estimated cost: \$25,000. Filed Jan. 12.

Fox Hill Builders Inc., Norwalk, contractor for 9 Crockett LLC. Construct superstructure for two and 1/2 story residence and nool house at

Crockett LLC. Construct superstructure for two and 1/2 story residence and pool house at rear, at 9 Crockett St., Norwalk. Estimated cost: \$965,000. Filed Jan. 10.

Hogan, John H., Norwalk, contractor for John H. Hogan. Construct a rear deck at 8 Deane Court, Norwalk. Estimated cost: \$20,000. Filed Jan. 12.

King, Laoise, Norwalk, contractor for Laoise King. Remodel kitchen and enclose covered porch at 14 East Ave., Norwalk. Estimated cost: \$60,000. Filed lan. 10.

Levine, Kenneth and Maria Levine, Norwalk, contractor for Kenneth and Maria Levine. Renovate single-family residence at 24 Recoat Road, Norwalk. Estimated cost: \$30,000. Filed Jan. 16.

New York Connecticut Solutions LLC, Norwalk, contractor for John Spencer and Whitney A. Mallozzi. Construct a superstructure for a one-story addition at side of single family

a superstructure for a one-story addition at side of single-family residence at 19 Stephen Mather Road, Norwalk. Estimated cost: \$125,000. Filed Jan. 12.

Power Home Remodeling Group LLC, Norwalk, contractor for Catalina Velez Calabro. Remove existing roof and reroof 41 Valley View Road, Norwalk. Estimated cost: \$42,859. Filed Jan. 11.

Power Home Remodeling Group LLC, Norwalk, contractor for Victor Najera. Remove 21 existing windows and replace at 13 Delaware Ave., Norwalk. Estimated cost: \$32,506. Filed lan. 11.

Power Home Remodeling Group LLC, Norwalk, contractor for Osmin Monroy and Maria Perez. Remove 15 existing windows and replace at 9 Colony Place, Norwalk, Estimated cost:

Rosas Dominguez, Abdias,

\$20,050. Filed Jan. 16.

Norwalk, contractor for Abdias Rosas Dominguez. Renovate single-family residence at 11 St. Mary's Lane, Norwalk. Estimated cost: \$50,000. Filed Jan. 11.

COURT CASES

Bridgeport Superior Court

Marrelli, Colette, et al,

Fairfield. Filed by Starsheenma Lyles, Bridgeport. Plaintiff's attorney: Weber & Rubano LLC. Wallingford. Action: The plaintiff suffered a collision allegedly caused by the defendants 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-24-6130103-S. Filed Dec. 29.

Marrero, Daniel A., et al,

Chicopee, Massachusetts. Filed by Mary Williams, Bridgeport. Plaintiff's attorney: Balzano & Tropiano PC, New Haven. Action: The plaintiff suffered a collision allegedly caused by the defendants 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-24-6130453-S. Filed Jan. 10.

Ruggiero, John, East Haven. Filed by Anna Gerald, Bridgeport. 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. FBT-CV-24-6130013-S. Filed Dec. 26.

Seaview Village Condominium Association

Inc., Bridgeport. Filed by Carlin Sackey. Bridgeport. Plaintiff's attorney: Daniel Thomas Angelone, Trumbull. Action: The plaintiff suffered damages to his vehicles on the property owned and maintained by the defendant. The defendant had issued checks to the plaintiff, however prior to the deposit one of the defendant's employees reported to the bank that the plaintiff had forged the checks. Plaintiff requested defendant to honor its agreements and re-issue the settlement payments, but defendant has refused to comply. The plaintiff seeks monetary damages less than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6130116-S. Filed Jan. 2.

Simakas, Nikolas, et al, Sewickley, Pennsylvania. Filed by Thalia Stewart, Norwalk. Plaintiff's attorney: Antignani & Maresca, Bridgeport. Action: The plaintiff suffered a collision allegedly caused by the defendants 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-24-6129950-S. Filed Dec. 21.

Danbury Superior

Christian Multi Services LLC, et al, New Milford. Filed by Rocio Pascasio, Danbury. Plaintiff's attorney: Miller Rosnick D'Amico August & Butler PC, Bridgeport. Action: The plaintiff was on the premises controlled by the defendants, but when the plaintiff proceeded through the exit doorway of the main entrance he was unable to negotiate the change in elevation at the doorway, causing him to fall and sustain injuries and damages 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-23-6048447-S. Filed Dec. 12.

Farez Remache, Jorge P., Danbury, Filed by Elsa B. Pulla Mocha, Port Chester, New York, Plaintiff's attorney: Ventura Law, Danbury. 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-24-6048797-S. Filed Dec. 19.

Fuego All Day LLC, et al, Happy Valley, Oregon. Filed by Zahav Asset Management LLC, Bethel. Plaintiff's attorney: Neubert Pepe & Monteith PC, New Haven. Action: The plaintiff and defendants executed a commercial standard merchant cash advance agreement in favor of plaintiff pursuant to which certain sums of money were advanced to the defendants and required to be repaid to plaintiff. The defendants received the funds evidenced by the MCA and became obligated to tender payments to plaintiff in accordance with the terms stated in the MCA. However, the defendants breached the obligations of the MCA by failing to tender the daily installment 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. DBD-CV-23-6048385-S. Filed Sept. 25.

Schulta, Michael, et al. Sherman. Filed by Webster Bank NA, Stamford. Plaintiff's attorney: Neubert Pepe & Monteith PC, Hartford. Action: The plaintiff is the current holder of the note and the mortgage property of the defendants. The defendants have 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 property premises, 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-24-6048761-S. Filed Jan. 16.

Stamford Superior Court

Burick, Marquise A., et al, Greenwich. Filed by Hiseliz Perdomo, Bronx, New York. Plaintiff's attorney: Ventura Law, Danbury. Action: The plaintiff suffered a collision allegedly caused by the defendants 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-24-6064735-S. Filed Jan. 11.

Findeisen, Graham T., et **al,** Stamford. Filed by Cesar Ruiz, Stamford. Plaintiff's attorney: Ventura Law, Danbury. Action: The plaintiff suffered a collision allegedly caused by the defendants 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-24-6064586-S.

Filed Jan. 2.

Gonzalez, Oswal, et al, Stamford. Filed by Webster Bank NA, Southington. Plaintiff's attorney: Gfeller Laurie LLP, West Hartford. Action: The plaintiff is the current holder of the note and the defendants' mortgage property. The defendants 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 property premises and 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-23-6064390-S. Filed Dec. 12.

Muirhead, Graeme, et al, Rye, New York. Filed by Ivo Draganac, Stamford. Plaintiff's attorney: Shipman & Goodwin LLP, Hartford. Action: The plaintiff suffered a collision allegedly caused by the defendants 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-24-. 6064500-S. Filed Dec. 20.

Staffeldt, Lee, Stamford. Filed by Discover Bank, Albany, Ohio. Plaintiff's attorney: Schreiber Law LLC, Salem, New Hampshire. Action: The plaintiff is a banking association. The defendant used a credit account issued by plaintiff and agreed to make payments for goods and services. The defendant failed to make payments. The plaintiff seeks less than \$2,500 in monetary damages exclusive of interest and costs. Case no. FST-CV-23-6064886-S. Filed Jan. 23

DEEDS

Commercial

25 Bowman LLC, Greenwich. Seller: Arby Gega and Sandra Lukic, Greenwich. Property: 25 Bowman Ave., Greenwich. Amount: \$1,850,000. Filed Feb. 23.

302 Soundview LLC, Chappaqua, New York. Seller: 17 Mile Soundview LLC, Conshohocken, Pennsylvania. Property: 300 Soundview Ave., Fairfield. Amount: \$750,000.

Filed Feb. 20.

ARK Real Estate Holdings LLC, Demarest, New Jersey. Seller: Beckman Holdings LLC, Riverside. Property: 1171 E. Putnam Ave., Unit 2B, Riverside. Amount: \$1,500,000. Filed Feb. 27.

Cepeda, Ana J., Jose Cepeda and Diana M. Cepeda, Cavendish, Vermont. Seller: Fannie Mae, Plano, Texas. Property: 143 Hoyt St., Stamford. Amount: \$460,000. Filed Feb. 13.

GP3RE LLC, Shelton. Seller: Janet M. Slegenthaler, Fairfield. Property: 90 Ridgeview Ave., Fairfield. Amount: \$475,000. Filed Feb. 15.

Jain, Arihant and Prakshi Choudhary, Stamford. Seller: 965 Hope LLC, Stamford. Property: 185 Courtland Ave., Stamford. Amount: \$1,111,000. Filed Feb. 16.

LSL24 LLC, Saratoga Springs, New York. Seller: MWJ95 LLC, White Plains, New York. Property: Lot 58, Rockefeller Park, Greenwich. Amount: \$10. Filed Feb. 20.

Reccy, Cisco, Stamford. Seller: TPW Partners LLC, Stamford. Property: 49 Plymouth Road, Stamford Amount: \$1 million. Filed Feb.

Russell, Archibald,

Greenwich, Seller: 168 West Putnam Avenue LLC. Greenwich. Property: 168 W. Putnam Ave., Greenwich. Amount: \$N/A. Filed Feb. 27.

SR Infosys Inc., Stamford. Seller: SJA Properties LLC, Old Greenwich. Property: 1171 E. Putnam Ave., Unit 2A. Greenwich. Amount: \$10. Filed Feb. 20.

Residential

Bingham, Marian and Kenneth McAdams. Larkspur, California. Seller:

Megan Boyle, Greenwich. Property: 50 Church St., Unit 9, Greenwich. Amount: \$10. Filed Feb. 22.

Bombardo-Marti, Juan and Florencia Nino, Stamford. Seller: Susan Morelli, Maria Guzda and Raymond Morelli, Stamford. Property: 976 Rock Rimmon Road, Stamford. Amount: \$860,000. Filed Feb.

Bosquet, Synthia, et al, Stamford. Seller: Miguel

A. Hernandez, Winchester, California. Property: 192 Cold Spring Road, Stamford. Amount: \$625,000. Filed Feb. 12.

Bressman, Patrice Meryl and Stuart Bressman.

Greenwich, Seller: Patrice M. Bressman and Stuart Bressman. Greenwich. Property: Lot 4, Map 5165, Greenwich. Amount: \$1. Filed Feb. 22.

Buckley III, Dennis J. and Whitney T. Buckley, Fairfield. Seller: Charles J. Applebaum, Fairfield. Property: 10 Westwood Road, Fairfield. Amount: \$945,000. Filed Feb.

Celentano Jr., Robert J. and Katie L. Celentano, Redding. Seller: Frances M. Daly, Fairfield. Property: 587 Shrub Oak Lane, Fairfield. Amount: \$475,000. Filed Feb. 12.

Cleary, Noelle, Fairfield. Seller: John B. LLC, Fairfield. Property: 2015 Fairfield Beach Road, Fairfield, Amount: \$1,516,672. Filed Feb. 14.

Collins, Paul Andrew, Greenwich. Seller: Hans Middelberg, Greenwich. Property: 20 Church St., Unit B23. Greenwich. Amount:

\$1,200,000. Filed Feb. 23.

Dimarino, Diana, Fairfield. Seller: LMD Sorelle LLC, Fairfield. Property: 16 Carrie Circle, Fairfield. Amount: \$729,000. Filed Feb. 20.

Guadagno, Gayle Jean and Robert Bruce, Ridgefield. Seller: Marc Weiss and Antoinette T. Decker, Stamford. Property: 92 S. Lake Drive, Stamford. Amount: \$2,114,473. Filed Feb. 12.

Hall, Samuel W. and Jennifer L. Hall, Brooklyn, New York. Seller: Jeffrey H. Wheeler and Jessica R. Wheeler, Fairfield. Property: 745 Old Academy Road, Fairfield. Amount: \$2.850.000. Filed Feb. 20.

LaRoche, Gregory J., Stamford. Seller: Marko Mikolaiski, Stamford. Property: 151 Courtland Ave., Unit 4B, Stamford. Amount: \$225,000. Filed Feb. 12.

Lopez-Castillo de Ramirez. Clara and Juan F. Ramirez-Rivera Stamford. Seller: Simon Cho, Greenwich. Property: 81 Van Buskirk Ave., Unit 6, Stamford. Amount: \$436,000. Filed Feb. 14.

Lopez. Lissette and Jairon Macias, Stamford. Seller: Teresa D. Mendez and Aimber Mendez, Stamford. Property: 28 Linden Place, Unit 4, Stamford. Amount: \$435,000. Filed Feb.

Mendez, Aiber and Aimber **Mendez,** Stamford. Seller: Katherin Briceno, Riverdale, New Jersey. Property: 25 Penzance Road, Stamford. Amount: \$600,000. Filed Feb.

Mirsky, Richard J. and Meredith B. Greenwald,

Greenwich. Seller: Jan Christiansen and Regina Christiansen, Stamford. Property: 107 Highline Trail, Stamford, Amount: \$1, Filed Feb. 16.

Muldoon, Claire, Cos Cob. Seller: Palmer Island LLC, Old Greenwich. Property: 10 S. End Court, Lot 1 and Lot 2, Old Greenwich. Amount: \$1. Filed Feb. 26.

One Binney Lane Trust,

Old Greenwich. Seller: Amfare LLC, Old Greenwich. Property: 1 Binney Lane, Old Greenwich. Amount: \$0. Filed Feb. 28.

Perez. Maria I.. Stamford. Seller: Michael H. Jordaan and Micheline J. Jordaan, Stamford. Property: 65 Glenbrook Road, Unit 9A, Stamford. Amount: \$320,000. Filed Feb. 12.

Perkovic, Adriana Elizabeth. Stamford. Seller: Michele Pavisic and Ivica Pavisic, Stamford, Property: 255 Strawberry Hill Ave., Unit B-12, Stamford. Amount: \$405,000. Filed Feb. 15.

Polak, Klaudia Zofia and Jack Daniel Polak,

Stamford. Seller: John S. Somers, Stamford. Property: 54 Little John Lane, Stamford. Amount: \$715,000. Filed Feb.

Pomeroy, Aaron R. and Olivia R. Pomeroy,

Stamford. Seller: Robert A. Sherman and Andrea G. Sherman, Riverside. Property: 28 Juniper Lane, Riverside. Amount: \$10. Filed Feb. 21.

Stern, Peter and Amanda **Stern**, Old Greenwich.

Seller: Adam R. Cohen and Allison S. Cohen, Old Greenwich. Property: 3 Clark St., Old Greenwich. Amount: \$3,750,000, Filed Feb. 22.

Stewart, Linda and Heather Charlotte Stewart,

Southport. Seller: Arline Kiki Lo and Che Kwong Chan, Old Greenwich. Property: 1465 E. Putnam Ave., Unit 426, Old Greenwich, Amount: \$495,000. Filed Feb. 28.

Stonebanks, Corina,

Stamford. Seller: Paul R. Senecal, Stamford. Property: 1 Broad St., Unit 21A, Stamford. Amount: \$895,000. Filed Feb.

Tenney, Analise, Milford. Seller: Daniel Gordon and Lea Winter, Stamford. Property: 19 Colonial Road, Unit 12,

Stamford. Amount: \$421,500.

Filed Feb. 16.

Wells, Tiffany and Gregory Wells. Fairfield, Seller: Raymond J. Sweetland, Fairfield. Property: 200 Fencerow Drive, Unit 63, Fairfield. Amount: \$1,780,000. Filed Feb. 16.

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

LIS PENDENS

Boccuzzi, Nancy and Herbert L. Clay, Stamford. Filed by John P. Regan, Stamford, for the city of Stamford. Property: 38 Crofts Lane. Stamford. Action: foreclose defendants' mortgage. Filed Feb. 9.

Decossard, Wilfrid,

Stamford. Filed by The Pickel Law Firm LLC Stamford for Alice Decossard. Property: 850 E. Main St., Unit 432, Stamford. Action: foreclose defendant's mortgage. Filed Jan. 22.

Doonan, Philomena, et

al. Stamford. Filed by Brock & Scott PLLC, Farmington, for Wells Fargo Bank NA. Property: 560 Rock Rimmon Road. Stamford. Action: foreclose defendants' mortgage. Filed Feb. 1.

Gothlef, Sheelah,

Greenwich. Filed by Joseph T. O'Connor, Stamford, for Erik Gothelf. Property: 7 Sound View Terrace, Greenwich. Action: foreclose defendant's mortgage. Filed Feb. 22.

Illescas, Catherine, et al.

Greenwich. Filed by Glas & Braus LLC. Fairfield, for Town Point HE Trust. Property: 29 Old Kings Highway, Greenwich. Action: foreclose defendants' mortgage. Filed Jan. 17.

Kakaletris, Nicholas, et

al. Stamford. Filed by Gregory J. Williams, Fairfield, for Jose Rivera. Property: 1991 High Ridge Road, Stamford. Action: foreclose defendants' mortgage. Filed Jan. 30.

Lopez, Sandra, et al.

Fairfield. Filed by Cohen and Wolf PC, Bridgeport, for the town of Fairfield. Property: 3726 Post Road, Fairfield. Action: foreclose defendants' mortgage. Filed Feb. 20.

Lynch, Addison, et al.

Stamford Filed by Glas & Braus LLC, Fairfield, for Citigroup Mortgage Loan Trust. Property: 200 Seaside Ave., 2A, Stamford. Action: foreclose defendants' mortgage. Filed Feb. 12.

McCormack, Scott,

Fairfield. Filed by Costello, Brennan, De Vidas, Sasso and Sinclair PC, Fairfield, for Jessica McCormack. Property: 63 Cummings Ave., Fairfield. Action: foreclose defendant's mortgage. Filed Feb. 20.

McGuire, Donald M.,

Greenwich. Filed by Zeldes, Needle & Cooper PC, Bridgeport, for Carol McGuire. Property: 23 Carleton St., Greenwich. Action: foreclose defendant's mortgage. Filed Feb. 15.

Pastera, Carmencita L.,

Stamford. Filed by Korde & Associates PC, New London, for Manufacturers and Traders Trust Company. Property: Lot 31. Map 2508, Maitland Road. Stamford, Action: foreclose defendant's mortgage. Filed Feb. 5.

Ramos Rodriguez, Rene,

Fairfield. Filed by Zeldes, Needle & Cooper PC, Bridgeport, for Anne Michelle Rodriguez. Property: 90 Second St., Fairfield, Action: foreclose defendant's mortgage. Filed Feb. 14.

Rosenbaum, Dara, Stamford. Filed by Halloran & Sage LLP, Hartford, for KevBank National Association, Property: Lot 2. Man 5819, Stamford, Action: foreclose defendant's mortgage. Filed Jan. 25.

Verlette Renee Marie

Cutting, Stamford. Filed by Brock & Scott PLLC. Farmington, for Servis One Inc. Property: 115 MacGregor Drive, Stamford, Action: foreclose defendant's mortgage. Filed Feb. 13.

MORTGAGES

77 Oak Ridge LLC,

Greenwich, by Andrew S. Gale. Lender: Loan Funder LLC, 645 Madison Ave., 19th floor, New York, New York. Property: 77-79 Oak Ridge St., Greenwich. Amount: \$1,293,200. Filed Jan. 11.

Acunto, John and Anna **Acunto**, Fairfield, by Cindy Bassel, Lender: Mortgage Bank of California, 101 S. Plaza Real, Suite 203, Boca Raton, Florida. Property: 650 Springer Road, Fairfield. Amount: \$780,000. Filed Jan. 17.

Barouch, Benjamin Lee,

Fairfield, by Melanie Eve Maysonet. Lender: Newtown Savings Bank, 39 Main St., Newtown. Property: 35 Lilalyn Drive, Fairfield. Amount: \$142,000. Filed Jan. 19.

Batalla, Tyler and Emily Marie Batalla, Bedford, New York, by Eva Lee Chan. Lender: Fairfield County Bank 150 Danbury Road, Ridgefield. Property: 151 Courtland Ave., Unit 1H. Stamford, Amount: \$262,400, Filed Ian, 10,

Beerbower, Taylor P. and Arianne I. Beerbower,

Fairfield, by Thomas W. Ozimkoski Jr. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina, Property: 37 Treasure Road, Fairfield, Amount: \$550,000. Filed Jan. 22.

Bellam, Jesse and Sarah Suzanne Becker, Greenwich, by Jeremy E. Kaye. Lender: TD Bank NA. 2035 Limestone Road, Wilmington, Delaware. Property: 12 Juniner Hill Road, Greenwich. Amount: \$1,755,000. Filed Jan. 9.

Bellam, Jesse and Sarah Suzanne Becker, Greenwich, by Jeremy E. Kave, Lender: TD Bank NA. 2035 Limestone Road, Wilmington, Delaware, Property: 12 Juniper Hill Road,

Greenwich. Amount: \$285,000. Filed Jan. 9. Bezerra, Elisa and Eduardo **Borba.** White Plains. New York, by Brian S. Cantor. Lender: HSBC Bank USA NA. 452 Fifth Ave., New York, New

York. Property: 199 Bronson

Road, Southport. Amount:

\$492,000. Filed Jan. 22.

Bicchieri, Marlene,

Stamford, by Vincent J. Freccia III. Lender: Ouontic Bank. 1 Rockefeller Plaza, New York, New York. Property: 27 Long Hill Drive, Stamford. Amount: \$412,000. Filed Jan. 8.

Brav. Edward and Heather **Bray,** Riverside, by William G. Hanlon, Lender: The First Bank of Greenwich, 444 E. Putnam Ave., Cos Cob. Property: 73 Mary Lane, Riverside. Amount: \$133,000, Filed Jan. 8.

Breheney, Michael and Francesca Breheney,

Greenwich, by Erin Spiess Chang. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 24 Orchard Place, 1A, Greenwich. Amount: \$1,756,000, Filed Jan. 10.

Broder, Melissa and Kenneth Broder, Stamford, by Antonio Faretta. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 181 Lyman Road Stamford Amount: \$100.000, Filed Ian, 10.

Callahan, Kristen and Patrick Callahan, Milford, by Rosemarie Young. Lender: Total Mortgage Services LLC, 185 Plains Road, Milford. Property: 47 Woody Lane, Fairfield. Amount: \$740,000, Filed Jan.

Cardillo, Alexander M.,

Stamford, by N/A. Lender: **Baycoast Mortgage Company** LLC, 330 Swansea Mall Drive, Swansea, Massachusetts. Property: 2289 Bedford St., No. D10. Stamford, Amount: \$312,000. Filed Jan. 10.

Coleman, Patrick D.,

Greenwich, by N/A. Lender: The First Bank of Greenwich, 444 E. Putnam Ave., Cos Cob. Property: 27 Grimes Road, Old Greenwich. Amount: \$500,000. Filed Jan. 8.

Corr, Rosemarie, Fairfield, by Deborah A. Bochniak. Lender: Maryann Belta, 128 Bayberry Lane, Westport. Property: 266 Dunnlea Road, Fairfield. Amount: \$70,000. Filed Jan. 19.

Daly, Ellen and Edward **Daly,** Greenwich, by Aneta Magiera. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 11 Jackson St., Cos Cob. Amount: \$146,800. Filed Ian. 8.

Deng, Xiangyang and Yizhen Deng, Sharon, by Robert E. Colapietro. Lender: M&T Bank, 1 M&T Plaza, Buffalo, New York, Property: 55 Hillcrest Park Road, Old Greenwich. Amount: \$736,000. Filed Jan. 8.

Deng, Xiangyang and Yizhen Deng, Sharon, by Robert E. Colapietro. Lender: M&T Bank, 1 M&T Plaza. Buffalo, New York. Property: 55 Hillcrest Park Road, Old Greenwich. Amount: \$736,000. Filed Jan. 8.

Denton Realty LLC,

Stamford, by N/A. Lender: Joseph Mancino, 6797 Pullen Ave., Coral Gables, Florida. Property: 124-138 Pinewood Road, Stamford. Amount: \$100,000. Filed Jan. 10.

Denton, Neville A.,

Stamford, by Arianne O'Donnell. Lender: Braavos Lending LLC. 21 New Britain Ave., Rocky Hill. Property: 120 Newfield Drive. Stamford. Amount: \$750,000. Filed Jan. 10.

Edwards. Amanda R. and Mark R. Edwards, Riverside, by Jeremy E. Kaye. Lender: Prosperity Home Mortgage LLC, 3060 Williams Drive, Suite 600, Fairfax, Virginia. Property: 157 Stanwich Road, Greenwich. Amount: \$1,280,000. Filed Ian. 12.

Fargis, Eileen M., Greenwich, by David A. Tiago. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 317 Overlook Drive. Greenwich. Amount: \$750,000. Filed Ian. 18.

Frimpong, Olivia, Stamford, by Jan A. Costello. Lender: Total Mortgage Services LLC, 185 Plains Road, Milford. Property: 2475 Summer St., Unit 31. Stamford. Amount: \$165,000. Filed Ian. 5.

Frome, Robert and Lou **Ann Moore,** Fairfield, by Rayddy Jose Espinal. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 265 Riverside Drive, Fairfield. Amount: \$300,000. Filed Jan. 17.

Gillespie-Santa, Mathew John and John Jaiber Gillespie-Santa, Stamford, by Gerald M. Fox III. Lender: United Wholesale Mortgage LLC, 585 South Boulevard East, Pontiac, Michigan. Property: 269 Oaklawn Ave., Stamford. Amount: \$624,750. Filed Jan. 8.

Henry, David B. and Sue **Ellen Henry,** Greenwich, by Tom S. Ward Jr. Lender: UBS Bank USA 95 State St. Suite 2200, Salt Lake City, Utah. Property: 6 Dawn Harbor Lane, Riverside. Amount: \$2,475,000. Filed Jan. 12.

Hughes, William D.,

Stamford, by Amanda K. Reichardt Lender: Bank of America NA. 101 S. Tryon St., Charlotte, North Carolina. Property: 115 Maltbie Ave Stamford. Amount: \$513,000. Filed Ian. 8.

Kharbouch, Karim and Rami M. Kharbouch,

Fairfield, by Simone Lynn Palmer. Lender: National Banking Association, 100 N. Tryon St., Charlotte, North Carolina. Property: 107 Colonese Road, Fairfield. Amount: \$177,900. Filed Jan. 19. **Knaus, Greta,** Stamford, by William P. Tone. Lender: United Wholesale Mortgage LLC, 585 South Boulevard East Pontiac, Michigan. Property: 72 Carroll St., Stamford. Amount: \$569,050, Filed Jan. 8.

Kuri, Jorge, Greenwich, by Damiano A. Alessandro. Lender: The First Bank of Greenwich, 444 E. Putnam Ave., Cos Cob. Property: 53 Rock Maple Road, Greenwich. Amount: \$500,000. Filed Jan. 8.

Larow. Patrick M. and Allison B. Larow, Riverside, by David A. Tiago. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 15 Sunshine Ave., Riverside, Amount: \$480,000. Filed Ian. 11.

Lawson, Donald R., Fairfield, by Tamara Peterson. Lender: Kind Lending LLC, 4 Hutton Centre Drive, Suite 1000, Santa Ana, California. Property: 255 Alden St., Fairfield. Amount: \$380,000. Filed Jan. 16.

Li, Ivan, Stamford, by Daniel Shepro. Lender: Provident Funding Associates LP, 1235 N. Dutton Ave., Suite E, Santa Rosa, California. Property: 127 Greyrock Place PL2, Stamford. Amount: \$229,600. Filed Jan. 5.

Loo, Meagan S. and Adam **R. McNeilly,** Brooklyn, New York, by Robert V. Sisca. Lender: United Wholesale Mortgage LLC, 585 South Boulevard East, Pontiac, Michigan. Property: 288 Adley Road, Fairfield. Amount: \$1,112,000. Filed Jan. 18.

Martinez, Betsy M.,

Greenwich, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 66 Ivy St., Greenwich. Amount: \$835,591. Filed Ian. 10.

McLaughlin, Roger J. and Olivia McLaughlin,

Greenwich, by Marissa L. Florio. Lender: Prosperity Home Mortgage LLC, 3060 Williams Drive, Suite 600, Fairfax. Virginia. Property: 36 Ralph St., Stamford. Amount: \$780,000. Filed Jan. 8.

Mendelson, Daniel and Elizabeth Mendelson,

New Canaan, by Jonathan T. Hoffman. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 54 Oakdale Road, Stamford, Amount: \$750,000. Filed Jan. 8.

Miller, Noel, New York, New York, by Jeffrey M. Wasikowski. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 700 Summer St., Apt. 6G, Stamford. Amount: \$203,700, Filed Jan. 5.

Mueller, Gregory W. and Erica H. Mueller, Fairfield, by Peter G. Billings. Lender: M&T Bank, 1 M&T Plaza, Buffalo, New York. Property: 128 Drake Lane, Fairfield, Amount: \$435,000. Filed Jan. 19.

Navodia, Sahil S.,

Greenwich, by Eric Ś. Parker. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 52 Lafayette Place, 1D. Greenwich. Amount: \$424,000. Filed Jan. 8.

Ortiz, Norberto and **Stephanie Ortiz,** Fairfield, by Albat T. Strazze. Lender: Liberty Bank, 315 Main St., Middletown. Property: 213 Knapps Highway, Fairfield, Amount: \$333,000. Filed Ian. 18.

Padula III, James R.,

Greenwich, by Eva Lee Chan. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 1465 E. Putnam Ave., Unit 104. Greenwich. Amount: \$280,000. Filed Ian. 12.

Pavlik, Robert G. and Gretchen M. Pavlik,

Fairfield, by Cynthia M. Salemme-Riccio. Lender: TD Bank NA. 2035 Limestone Road, Wilmington, Delaware, Property: 1420 Round Hill Road, Fairfield. Amount: \$150,000. Filed Jan. 18.

Peerschke, Elgar H.,

New York, New York, by N/A. Lender: JPMorgan Chase Bank NA. 2500 Westfield Drive. First and second floors, Elgin, Illinois. Property: 736 Lake Ave., Greenwich. Amount: \$3,000,000. Filed Jan. 18.

Perez, Jhelma Corali and Patrocinio Perez. Stamford. by Seth I. Arnowitz, Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 108 Seaside Ave., Unit 1, Stamford. Amount: \$120,000. Filed Jan. 9.

Perzella, Mark Anthony and Meghan Marie Perazella,

Norwalk, by Andrew L. Wallach. Lender: Ark-La-Tex Financial Services LLC, 5160 Tennyson Pkwy., Suite 1000, Plano, Texas. Property: 205 Rosevilleter, Fairfield. Amount: \$480,000. Filed Jan. 16.

Pietri-Delgado, Jonathan Rey, Fairfield, by Charlene M. Pederson. Lender: Total Mortgage Services LLC, 185 Plains Road, Milford. Property: 72 Roanoke Ave., Fairfield. Amount: \$245,250. Filed Jan.

Racanelli, Nicholas

and Nazli M. Racanelli, Southport, by Kathryn L. Braun. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 544 Flintlock Road, Southport. Amount: \$1,300,000. Filed

Rodriguez Varela, Juan and Maria Sanchez. Old Greenwich, by Jeremy E. Kaye. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 7 Chestnut St., Cos Cob. Amount: \$1,593,750. Filed Jan. 17.

Rodriguez, Quynh and David Rodriguez, Fairfield, by Gina Marie Davila. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 135 Pope St., Fairfield. Amount: \$120,000. Filed Jan. 17.

Romann, William and Sarah **Prince,** Fairfield, by Brad M. Aron. Lender: Ark-La-Tex Financial Services LLC, 5160 Tennyson Pkwy., Suite 1000, Plano, Texas. Property: 58 Fairmount Terrace, Fairfield. Amount: \$695,800. Filed Jan.

Romero, Sebastian Augusto, Stamford, by Adam J. Hirsch. Lender: Fairway Independent Mortgage Corp., 4201 Marsh Lane, Carrollton, Texas. Property: 190 Kings Highway E, Unit 3-1, Fairfield. Amount: \$177,023. Filed Jan. 17. Ross, Pamela, Norwalk, by Michael T. Neddel. Lender: UMC Mortgage Company, 401 Broadhollow Road, Suite 150, Melville, New York. Property: 33 Moore St., Unit 2B, Stamford. Amount: \$571,500, Filed Jan. 8.

Schweibold. Lauren E.. Greenwich, by Jeremy E. Kaye. Lender: Vista Bank, 5840 W. Northwest Highway, Dallas, Texas. Property: 30 Burning Tree Road, Greenwich. Amount: \$2,275,000, Filed Jan. 8.

Serna, Luis and Darlin **Serna,** Stamford, by Stephen J. Schelz. Lender: Nationwide Mortgage Bankers Inc., 3 Huntington Quadrangle, Suite 403N, Melville, New York. Property: 85 Dundee Road. Stamford, Amount: \$586,000. Filed Ian. 9.

Ubaldi, Brett, Stamford, by Michael J. Trella. Lender: Fairway Independent Mortgage Corp., 4201 Marsh Lane, Carrollton, Texas, Property: 2135 Kings Highway E. Fairfield. Amount: \$368.000. Filed Jan. 19.

Vargas, Naaji Adzimah and Charlie Vargas, Union City, New Jersey, by James T. Maye. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit. Michigan. Property: 63 Maple Tree Ave., Unit D. Stamford. Amount: \$335,000. Filed Jan. 5. Zheng, Stanley T. and Lee **Cheung,** Stamford, by Daniel Shepro. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 61 Grove St., Unit C, Stamford. Amount: \$440,000, Filed Jan. 5.

Zielinski. Julienne Fareri and Christopher Michael **Zielinski,** Greenwich, by Laura K. Noe. Lender: Bank of America NA, 20 Greenway Plaza, Suite 900, Houston, Texas, Property: 161 Pecksland Road, Greenwich, Amount: \$3.000.000, Filed Jan. 18.

NEW BUSINESSES

Art of Drawers, Southern Connecticut, 2 Allen Road, Norwalk 06851, c/o Christopher F. Maroney. Filed Jan. 17.

Busy Bumble Bee Childcare, 1 Olmstead Place, Norwalk 06855, c/o Julia S. Dioses, Filed Jan. 17.

Gureyev Landscaping, 114 Ward St., Norwalk 06851, c/o Alexander Gureyev. Filed Jan. 17. Poli Mortgage Group, 600 Longwater Drive, Norwell, Massachusetts 02061, c/o Radius Financial Group Inc. Filed

Ram-Riv Atlantic LLC. 217 Atlantic St., Stamford 06901. c/o David Ramirez. Filed Jan. 17.

Ram-Riv Group LLC, 324 Hope St., Stamford 06906, c/o David Ramirez, Filed Jan. 17.

Renew Ecuador Import. 146 Vine Road, Stamford 06905, c/o Betty Espinosa. Filed Jan. 31.

Rosy's Jewelry, 126 Oaklawn Ave., Stamford 06905, c/o Roselia Jacinto. Filed Jan. 26.

Share It Charcuterie. 28 Red Fox Road, Stamford

06903. c/o The Plank Canvas LLC. Filed Jan. 3.

Silver Lake Sales, 121 Towne St., Apt. 636, Stamford 06902, c/o Claire Rauer, Filed Jan. 29.

Sliders Café. 1 University Place, Stamford 06901, c/o Ernie Nieves. Filed Jan. 24.

Smart Light Electrical Solutions LLC, 48 Union St., Stamford 06906. c/o Gerson Rojas. Filed Jan. 5.

Snapology of Stamford, 263 E. Hunting Ridge Road, Stamford 06903, c/o Immersive Holdings LLC. Filed Jan. 12.

Stamford Monument Company, 30 Commerce Road, Stamford 06902. c/o James V. Bria, Filed Jan. 9.

The Disobedient Daughter, 29 High Ridge Road, Suite 104, Stamford 06905, c/o Cassie Jones, Filed Jan. 10.

Uecog Youth Department, 140 Cove Road, Stamford 06902, c/o United Eben-Ezer Church of God. Filed Jan. 26.

Way5Kev Records, 3 Talmadge Place Norwalk 06854. c/o Kevin Lee McClintock. Filed Jan. 17.

WP Entertainment, 6 Rockfield Drive, Stamford 06902, c/o Wilmer Joseph. Filed Jan. 18.

Your. 10 Tresser Blvd., Apt. 420. Stamford 06901. c/o Sonders Kullab, Filed Jan. 31.

ZZ and Jojo World, 4 Burlington Court, Norwalk 06851, c/o Indira Griffith. Filed Jan. 17.

29

NO MATTER WHAT BUSINESS YOU'RE IN, **WE'RE INTO YOUR BUSINESS.**



Vdecades LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 1/29/2024. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 87 Round Hill Rd, Scarsdale, NY 10583. General Purpose #63542

63 Palisade 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 Patrick Brown, 63 Palisade Rd, Rye, NY 10580. General Purpose #63543

LLC SAMPLES Notice of
Formation of SJaid Properties
LLC Art. Of Org. filed with SSNY
on 12/04/2023. Offc. Loc:
Westchester Cty. SSNY design.
as agent of the LLC upon whom
process against it may be served.
SSNY shall mail process to the
LLC,91 Greenridge Avenue, White
Plains, NY,10605 Purpose: any
lawful purpose #63544

Notice of Formation of Dacosta Cleaning Service LLC filed with SSNY on 01/16/2024. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 40 Thomas street Pleasantville, NY 10570. Purpose: any lawful purpose #63545

Notice of formation of 28
CENTRAL AA, LLC Arts of Org.
filed with SSNY on 11/13/2023.
Office loc. Westchester County.
SSNY designated as agent upon
whom process may be served.
SSNY shall mail copy of any
process to 28 Central AA, LLC
180 River Road, Briarcliff Manor,
NY 10510. Purpose: any lawful
act or activity. #63546

ADMEDEALEM, LLC. filed with SSNY on 01/26/2024. Office located in Westchester Co. SSNY designated as agent upon which process may be served. SSNY shall mail a copy of any process against it served upon him/her to: 7 Tara Way, Tuckahoe NY 10707. Purpose: any lawful purpose. #63547

The Annual Return of the Leo Rosner Foundation, Inc. for the fiscal year ended October 31, 2023 is available at its principal office located at Palm Beach Towers, 44 Cocoanut Row, Apt. A 303, Palm Beach, FL 33480, Telephone No. (561) 832-8176 for inspection during regular business hours by any citizen who requests it within 180 days hereof. Principal manager of the Foundation is: William D. Robbins, Esquire #63549

BONEYARD BUILDERS LLC, Articles of Organization were filed with the Secretary of State of New York (SSNY) on 02/02/24. Office location: Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail a copy of process to the LLC, c/o Lee J. Lefkowitz, Esq., 81 Main Street, Suite 415, White Plains, New York 10601. Purpose: any lawful business activity. #63551

QUINTESSA LLC Filed 1/19/24 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 19 W 31st St, New York, NY 10001 Purpose: all lawful #63554

251 Forest LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 2/7/2024. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Joseph Lorono, 350 Theodore Fremd Ave, Ste 160, Rye, NY 10580. General Purpose #63555

Notice of Formation of LLC. Liza Forbes Consulting, LLC (LLC) filed Arts. of Org. with Secy. of State of NY (SSNY) on 2/9/2024. Office location: Westchester County. SSNY designated as agent of the LLC upon whom process may be served and SSNY shall mail process to the LLC at c/o Liza Forbes, 22 Byrd Street, Rye, NY 10580. Purpose: any business permitted under law. #63556

Notice of Formation of BLUEGREEN BOTANICALS LLC. Arts. of Org. filed with SSNY on 01/10/24.Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to Republic Registered Agent Services Inc. 54 State Street, Ste 804 Albany, NY, 12207, USA. Purpose: any lawful act or activity. #63557 Notice of Formation of FB FINE FINISHES LLC, Art. Of Org. filed with SSNY on 1/30/24. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 133 HARDING AVE APT 1A, WHITE PLAINS, NY 10606. Purpose: any lawful purpose. #63558

Notice of Formation of 149
Woodland Avenue LLC. Articles of
Organization were filed with the
Secretary of State of New York
(SSNY) on 10/04/2023. Office
located in Westchester County.
SSNY has been designated as
agent of the LLC upon whom
process against it may be served.
SSNY shall mail a copy of any
process to: The LLC, 69 Meadow
Lane, New Rochelle, NY 10805,
principal business location of the
LLC. Purpose: any lawful act or
activity. #63560

Notice of Formation of BeautyVerse, LLC. Articles of Organization were filed with the Secretary of State of New York (SSNY) on 01/31/2024. Office location: Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail a copy of process to: BeautyVerse LLC, 119 Rosedale Ave, White Plains, NY 10605, principal business location of the LLC. Purpose: Any lawful business activity. #63561

Notice of Formation of Juliservice LLC Art. Of Org. filed with SSNY on 01/12/2024. Offc. Loc: Westchester Cty. SSNY design. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 12 N GOODWIN AVENUE APT ,ELMSFORD,NY,10523. Purpose: any lawful purpose. #63562

NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY (LLC). NAME: BrownGirlMarketing LLC Articles of Organization were filed with the Secretary of State of New York (SSNY) on 09/26/23. Office location: Westchester County. SSNY has been designated as agent of the LLC unon whom process against it may be served. SSNY shall mail a copy of process to: The LLC, 600 Lorraine St, Mamaroneck, New York 10543, principal business location of the LLC. Purpose: any lawful business activity. #63563

Notice of Formation of PDee Ventures, LLC Art. Of Org. filed with SSNY on 2/10/23. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 225 Mamaroneck Rd, Scarsdale, NY 10583. Purpose: any lawful purpose. #63564

NOTICE OF SALE SUPREME COURT OF THE STATE OF NEW YORK COLINTY OF WESTCHESTER JOEL FRIEDBERG, Plaintiff against RANDALL O. R. YOUNG AS EXECUTOR OF THE ESTATE OF BETTY JEAN YOUNG et al, Defendant(s). Pursuant to an Interlocutory Judgment of Foreclosure and Sale dated January 4, 2024 and entered on January 8, 2024, I, the undersigned Referee will sell at public auction in the Lobby of the Westchester County Courthouse, 111 Dr. Martin Luther King Ir Blvd White Plains, NY on April 8, 2024 at 10:30 a.m. the subject premises situate, lying and being in the Village of Mamaroneck, County of Westchester and State of New York, known and designated on the tax assessment of the Village of Mamaroneck, Town of

Rye as Section 154.42, Block 1, Lot 56 (f/k/a Section 4, Block 55, Lot 6). Said premises known as 308 MELBOURNE AVENUE, MAMARONECK, NEW YORK. Approximate amount of the judgment is \$25,076.10. Premises will be sold subject to provisions of the filed Judgment of Foreclosure and Sale Index Number 55713/2022, and Terms of Sale. ELIOT L. KAPLAN, ESO., Referee, Geist, Schwarz & Jellinek, PLLC, Attorneys for Plaintiff, 4 Westchester Park Drive, Suite 100, White Plains, NY 10604, (914) 644 8300 Dated: February 1, 2024 #63565

Notice of Formation of Caliber Concierge LLC Art. of Org. filed with NYSS on 2/2/24, for any lawful purpose. Offc. Loc: Yonkers. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY will mail process to the LLC, 114 Orient Street, Yonkers, NY 10704 #63566 28 Boulder Lane LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 2/8/2024. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Emily A. Carpentieri, 21 Van Rensselaer Rd, Katonah, NY 10536. General Purpose #63567

Notice is hereby given that a Restaurant Wine License, NYS Application ID NA 0240 23 151392 has been applied for by 3060 Startup LLC to sell beer, wine and cider at retail in an on premises Restaurant. For on premise consumption under the ABC Law at 1455 Nepperhan Avenue Yonkers NY 10703. #63570

Notice is hereby given that an On Premise Tavern Liquor License, NYS Application ID NA 0370 23 151650 has been applied for by Los Remolinos Nightclub Corp. to sell beer, wine, cider and liquor at retail in an on premises Food & Beverage Business Liquor. For on premise consumption under the ABC Law at 7 Adee Street, Port Chester, New York 10573 #63571

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, March 28, 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-notices. 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

D265245, PIN 881471, Columbia, Dutchess, Orange, Putnam, Rockland, Ulster, Westchester Cos., SIGNAL REQUIREMENTS, Various Locations., Incentive/Disincentive Provisions, Bid Deposit: 5% of Bid (-\$40,000.00), Goals: MBE: 5.00%, WBE: 10.00%, SDVOB: 6.00%