

Westfair Business Journal

Westchester's economic development director adds a statewide position

BY PETER KATZ /
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Latimer defeats Bowman by wide margin in Democratic Party primary

BY PETER KATZ / pkatz@westfairinc.com

Westchester County Executive George Latimer rolled to a June 25 primary election day victory over incumbent Congressman Jamaal Bowman to capture the Democratic Party's nomination to run for the NY 16th Congressional District House seat now held by Bowman. With 88.9% of the votes counted as of the morning of June 26, Latimer was leading Bowman 58.4% to 41.5%. The vote totals were Latimer 44,371 to Bowman 31,555. The vote tally was for the entire district, including sections of the Bronx and Westchester. In Westchester, 100% of the votes had been counted as of Wednesday morning and Latimer had 20,205 (58%) to Bowman's 14,814 (42%).

Several hundred Latimer supporters gathered at 1133 Westchester Ave. in White Plains to watch the results come in and then hear Latimer's victory speech. Latimer was introduced by Deputy County Executive Ken Jenkins, who would move up to become county executive if Latimer wins the House seat in November and resigns so that he can assume his position in Congress.

Latimer expressed dismay at the divisiveness being seen in politics and government in the U.S., decrying extreme left and extreme right elements that appear to be more interested in compounding divisions than in seek-

ing agreement and solutions.

Bowman appeared at an election night gathering of his supporters at the Grand Roosevelt Ballroom on Hudson Street in Yonkers. He said that the progressive movement with which he is associated has always been about justice, humanity and equality. He reinforced his opposition to the Israeli military action in Gaza. He blamed his defeat on what he called "dark money" spent to support La-

timer and hurt him.

The Bowman-Latimer contest has attracted attention far outside of the parts of Westchester and the Bronx that fall within the district, in part because of the millions spent on the primary that has been called the most expensive in U.S. history. Estimates have ranged from \$12 million to \$24.5 million, most of which was spent by groups outside of the candidates' campaign committees. The outside spending has largely gone toward television and internet advertising along with a forest of direct mail pieces.

Key among the issues was the split

between the candidates over the actions of Israel following the Oct. 7 attack on Israel and kidnappings by Hamas. Bowman had harsh criticism of Israel for its actions to go after Hamas in Gaza, which he classified as genocide. Latimer disagreed, and called for a cease-fire accompanied by Hamas releasing the hostages it was holding. Bowman, through his pro-Palestinian positions, had alienated Jewish voters and Jewish organizations. Latimer had initially been urged to run by supporters of Israel and when he began his campaign they opened their financial faucets for heavy advertising separate from Latimer's campaign committee activities.

Bowman was joined in his personal appearances in the final campaign days by Sen. Bernie Sanders and Rep. Alexandria Ocasio-Cortez. Both Sanders and Ocasio-Cortez have taken far-left positions that coincide with Bowman's views on Israel, the Palestinians, the climate, racial justice and voting rights. Bowman is aligned with Ocasio-Cortez and other progressive members of the House in an alliance known as "the squad."

Latimer, while having been a long-time advocate of democracy, voting rights, human rights, racial justice, affordable housing and other liberal views has shown strong support for Israel. Latimer, like Bowman, has expressed support for a two-state solution to help solve the ongoing conflict between Israel and the Palestinians.

There was a county-wide primary for the Democratic Party nomination for Westchester District Attorney, Adael Mirza received 4,020 votes (10%), Susan Cacace received 23,053 votes (58%) and William O. Wagstaff Jr. received 12,428 votes (31%).

In a contest for the Democratic nomination for the 92nd State Assembly District, MaryJane Shimsky received 4,582 (58%) of the votes, defeating former Assemblyman Thomas Abinanti, who had 3,278 votes (42%).

In the 17th Congressional District that includes all of Rockland and Putnam Counties, part of Northern Westchester and parts of Southern Dutchess, the Working Families Party primary had former Congressman Mondaire Jones running against Anthony Frascone. As of Wednesday morning, Frascone was ahead of Jones 57% to 43%. Jones was unopposed for the Democratic line in the 17th Congressional District as was incumbent Mike Lawler for the Republican line.



Latimer during his victory speech on June 25. Photo by Peter Katz.



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Stew Leonard Sr. immortalized in bronze

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

On June 17 the namesake of the Stew Leonard grocery store empire, Stew Leonard Senior, was honored with the unveiling of a life-size bronze statue.

The new statue, to be permanently installed at a yet-to-be-determined location within the Norwalk store, honors the man who built a modest dairy into a business with hundreds of millions of dollars in annual revenue, thousands of employees, and eight locations throughout Connecticut, New York, and New Jersey.

Originally founded by his father Charles Leonard in the 1920s as Clover Dairy Farms, Stew Leonard Sr. established the Norwalk store on Westport Avenue in 1969. Realizing that supermarkets were poised to supplant milkmen as purveyors of dairy goods, he expanded the store's offerings beyond milk and cheese, eventually turning it into a full-fledged grocery store while maintaining dairy operations on site.

Leonard Sr. passed away in 2023, and even after his retirement in the early 90's following a tax fraud conviction his vision guided the business. The recently completed renovations to what Ripley's Believe It or Not once deemed "the world's largest dairy store" were proposed in his earliest plans for the property.

According to Leonard Sr.'s son Stew Leonard Jr., the current president and CEO of the supermarket chain since 1991, the 300-pound bronze statue was inspired by the same trips which gave rise to the animatronics and atmosphere which have made the chain a formative experience for area children.

"We went on our family vacations

to Disneyland and Disney World, and when you look at all of the animation you see in the store, and not just the animation but the focus of the business on families and

children...the whole idea was to make it fun for them," Leonard Jr. said. "When we went down to Disney there was a bronze statue of Walt Disney, and I remember my father always said 'I'd love to have one of them some day.'"

Leonard presented several employees with 3D-printed statuettes to commemorate their contributions to the store, including those who worked with a studio in Salt Lake City to craft the realistic statue, including details like a replica of a belt presented to the elder Leonard by his wife when they visited Utah.

Leonard also thanked the many employees who gathered in front of the recently renovated store, some of whom had been with the company for more than 40 years.

In addition to dozens of longtime employees and the extended Leonard family, Norwalk Mayor Harry Rilling and State Representative Kadeem Roberts were present to underline the importance of the store to the city.

"I don't have to tell people this, but Stew Leonard's put Norwalk on the map many years ago," said Rilling before delivering a proclamation from the city recognizing the store's economic contributions. "By opening the largest dairy store in the world people started noticing Norwalk, and you brought people to Norwalk."

"Knowing your dad," Rilling added, "I tend to think he would probably be saying 'c'mon get in there and get back to work!'"

Marianne Guthman Leonard, wife of the late Stew Leonard Sr., unveils his life-size statue in front of the Norwalk Store surrounded by members of the extended Leonard family, employees, and local officials. Photos by Justin McGown.



State Representative Kadeem Roberts thanks Stew Leonard's for its contributions to the economies of Connecticut and Norwalk.

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Bridgeport Regional Business Council marks year of advances at 2024 annual meeting

BY JUSTIN MCGOWN / jmcgown@westfairinc.com



Philip Connor, BRBC Membership Director, leads a discussion between Fred Petross of the Trumbull Chamber, Bob David of the Stratford Chamber, and Bridgeport Chamber Chair Crystal Engram.

“When you leave here today, I want you to have three key details,” Bridgeport Regional Business Council (BRBC) President and CEO Dan Onofrio told the crowd of BRBC members in the ballroom of the Trumbull Marriot on June 20.

The first thing Onofrio urged members to leave the meeting knowing was the value of the chamber of commerce network to its respective industries and communities. The third was the importance of leadership, both within each business and to the role that all member businesses play for their communities.

But Onofrio said that the second key take away, “the value in thinking regionally and better understand the work the BRBC is doing from a regional perspective,” is “where the magic is within this organization.”

The BRBC is composed of the Stratford, Trumbull and Bridgeport Chambers of Commerce along with

the Bridgeport Economic Development Corporation, Leadership Greater Bridgeport and the Women’s Leadership Council, supported by a number of partner organizations fostering economic development. By coordinating activities across the area, Southeastern Fairfield County is better able to respond to

economic challenges that impact its constituent communities and organizations in different ways through collaboration and mutual aid.

According to Philip Connor, the BRBC’s Membership Director, that spirit is what has driven a recent spate of growth to 576 active members, including 121 new businesses within the community, yielding a retention rate of more than 80 percent.

“This growth isn’t just reflected in the numbers but in the energy and engagement we see every day,” Connor said. “We see new businesses emerge and the established businesses expand, all contributing to a vibrant and thriving local community.

Connor set a goal for 2025 for the addition of 150 new businesses and a further increase in the retention rate, which would see the BRBC’s membership rolls rise above pre-pandemic levels.

Connor then led a discussion between leaders of the municipal chambers that make up the BRBC: Fred Petross of the Trumbull Chamber, Bob David of the Stratford Chamber, and Bridgeport Chamber Chair Crystal Engram.

The panel of chamber leaders discussed their most effective initiatives, how the BRBC can more effectively support that work, and what the chambers need from their communities to best serve them.

Engram noted that the best way to earn community support is to make involvement in the community readily apparent.

“I encourage all of you business owners, you, the employees, your team, to get involved and share information about the chamber,” Engram stressed.

The event also highlighted the launch of a new website for the

Connecticut Metropolitan Council of Governments (MetroCOG). The new entity will allow Bridgeport, Easton, Fairfield, Monroe, Stratford and Trumbull to coordinate regional and transportation planning initiatives, and also apply for Federal grants aimed at county governments. The potential is for it to allow the disparate municipal governments to collaborate in the way that the BRBC has already enabled for area businesses.

In addition to the discussions, the business leaders were also addressed by Faizan Seyal, a middle school student from Fairfield who had won the state Civics Bee and would be able to attend the National Civics Bee in Washington, DC this November thanks to a partnership between the BRBC, the US Chamber of Commerce and the Connecticut Business and Industry Association. Seyal shared the essay he wrote about applying knowledge of civics to his everyday life, as illustrated by a legal analysis of when he pilfered a pair of chocolate covered strawberries from the family kitchen.

The annual meeting’s sole procedural obligation, the election of the organization’s six board members to serve from 2024 to 2027, passed without objections.

The new board will include Don Morrissey, President, Aquarion Water Company; David Femi, Senior Vice President M&T Bank; Willie McBride, Principal MC McBride Electric LLC, Lorraine Gibbons, Executive Director, Cardinal Shehan Center; Al Carbone, Director, Community Affairs, United Illuminating; and Peter Russell, President at Santa Energy.

The event closed with Natalie Pryce, the BRBC’s Leadership and Development Director, presenting diplomas to the participants of Class 35 of the Leadership Greater Bridgeport Program.

“Leaders must understand the context of the communities they live in, and they lead within,” Pryce said of the graduates of the program who completed months of coursework including in-depth studies and business exercises. “Every region and every community is unique. A leadership style may not be as effective in one community as it was in another. Understanding a community’s history, challenges, missed opportunities, and success provides critical insight that can help a business, organization, and team make a decision.”

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In recent years, Westchester County's Office of Economic Development under the leadership of Director of Economic Development Bridget Gibbons has been developing and implementing various programs designed to help build economic and business activity in the county. Now, Gibbons has taken another step in the business development milieu through her appointment to the New York State Economic Development's Council's (NYSEDC) executive committee.



Bridget Gibbons.

Since 2021, Gibbons has been serving on NYSEDC's Board of Directors.

"We are thrilled to welcome Ms. Gibbons to the executive committee," said NYSEDC Executive Director Ryan Silva. "She is an expert in economic development and has proven over and over she has the knowledge, expertise, and skills to bring businesses and quality jobs to Westchester County. We look forward to working with her in her new role as we continue developing policies and programs that create economic opportunity and increase quality of life in New York state."

Gibbons told the Business Journal that she expects her added role really will allow her to play "a major role in the work that the organization does. Westchester County is the seventh largest county in New York state and our voice needs to be heard. Our business environment is different than the middle of the state, Western New York, the Southern Tier. Our needs, our concerns, our strategy, what we focus on from an economic development standpoint is maybe common in some areas but unique in others."

Gibbons characterized NYSEDC as the most important economic development organization in the state. The organization lobbies state and federal governments on issues affecting New York's business climate and economic development programs. It conducts educational and professional development programs to help its more than 900 members enhance their own effectiveness in economic development. It organizes business marketing programs and keeps members updated on laws, proposed legislation and other activities of government that can affect business.

During NYSDEC's annual meeting held in May in Cooperstown, members had numerous opportunities to be briefed on subjects ranging from dealing with the tight labor market to energy infrastructure expansion and its impact on real estate developments. Artificial intelligence was discussed as were policies created by local Industrial Development Agencies to help encourage housing development.

Westchester County Executive George Latimer referenced Gibbons' development of new programs designed to help businesses in Westchester succeed in her role as

the county's director of economic development.

"Westchester County implements an aggressive economic development strategy that supports the expansion of key sectors, talent acquisition and new business formation," Latimer said. "We are proud to have Ms. Gibbons, who leads these critically important efforts, representing us in this vibrant, forward-thinking, state-wide organization."

One of the major programs in business development under Gibbons' leadership at the Office of Economic Development has been the creation of startup accelerators that are focused on life sciences (Westchester County Biosciences Accelerator), high-tech entrepreneurs (Element 46 Tech Accelerator) and idea development (Launch1000).

Gibbons helped steer the county's economic recovery after the Covid pandemic. She oversaw the awarding of more than \$30 million in grants to nonprofits, religious organizations, minority and women-owned businesses, businesses owned by disabled veterans and owned by other disabled individuals.

Gibbons and her department have been working on bringing the manufacturing of computer chips for quantum computing to Westchester along with developing the necessary workforce for this growing high-tech sector. The county is taking part in a quantum Consortium with more than two-dozen other entities ranging from IBM to Columbia University and the Brookhaven National Labs. Gibbons points to the fairly young company SEEQC located in Elmsford. SEEQC designs and manufactures superconducting digital chips for energy-efficient quantum computing systems. Gibbons presents it as an example of what can emerge through encouraging high-tech in Westchester.

"Quantum is a really important area of growth for us. Looking to the future, Quantum chips are needed for AI (artificial intelligence)," Gibbons said. "Quantum chips are much more powerful and faster than traditional computer chips that we have now. We are looking toward the future as we work on this Quantum

initiative."

Gibbons said that her new position with NYSEDC will help her communicate the concerns of Westchester businesses up to the state level.

"We have 35,000 businesses in Westchester County," Gibbons noted. "County Executive Latimer's direction to me has been to strengthen

ties with businesses, to do whatever we can to help them grow. That's why a lot of our focus has been on workforce development. Many of our businesses tell us it is very difficult to hire people at this time. This represents another step in the direction of being able to support the business community."

Gibbons said she was proud to be named to NYSEDC's executive committee.

"I'm delighted in the faith the board had to name me to

the executive committee," Gibbons said. "I didn't really know how much I was going to love economic development when the county executive asked me to take the economic director position but it's become a passion. It is so rewarding to be able to help people get jobs, help businesses grow, and when we made it through Covid and helped our businesses in Westchester make it through it was so rewarding. You can't even call it a job; it's a passion for me."

"Quantum is a really important area of growth for us. Looking to the future, Quantum chips are needed for AI (artificial intelligence)."

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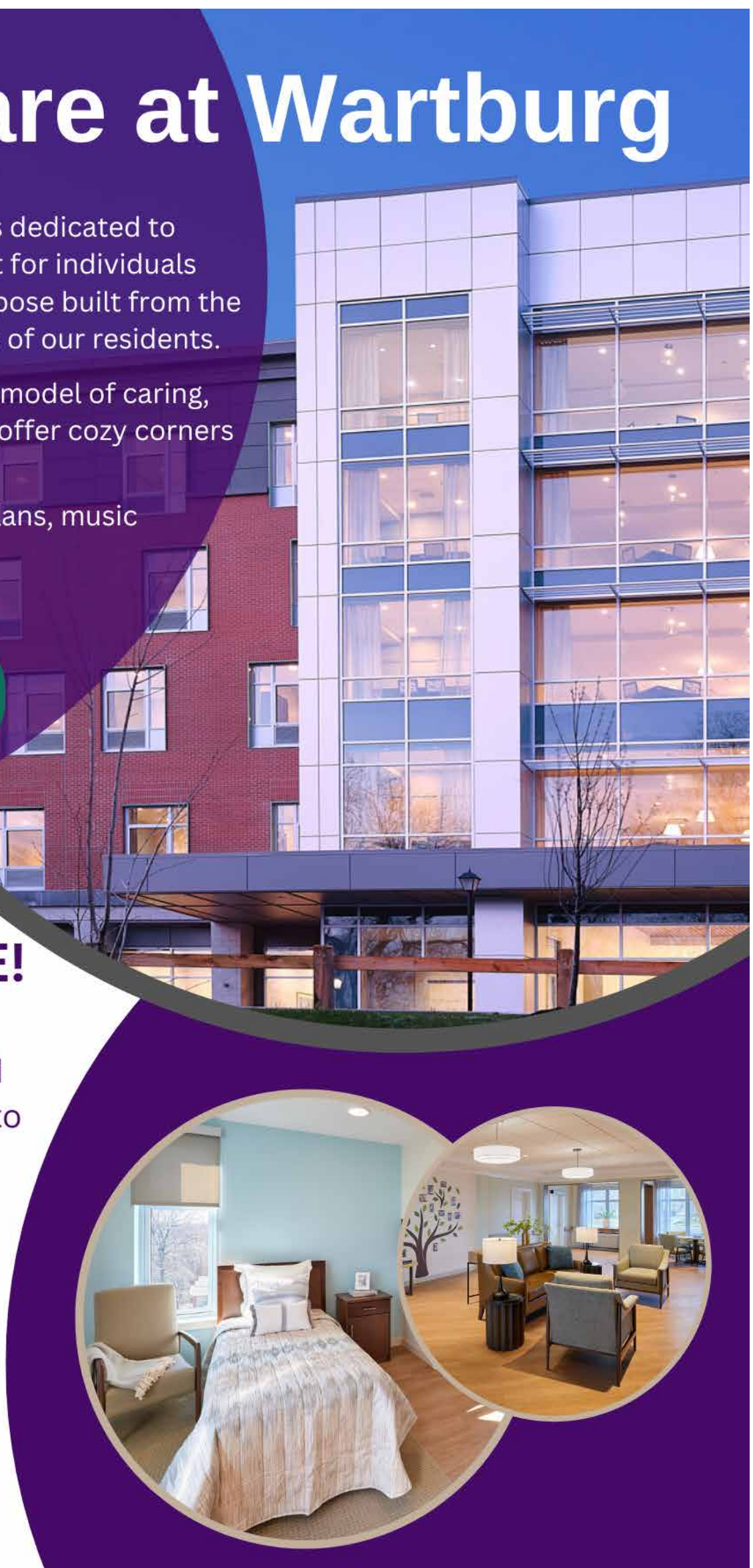
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Pawling attorney disbarred for misappropriating client funds

BY BILL HELTZEL / bheltzel@westfairinc.com

A panel of appellate judges has disbarred a Dutchess County lawyer for misappropriating client funds.

The Second Appellate Division ruled on June 20 that Brian T. Schmidt, of Pawling, engaged in professional misconduct in multiple real estate transactions.

The lawyers grievance committee for courts in the five-county region brought the charges against Schmidt last year, “based upon uncontroverted evidence of [his] professional misconduct.”

When Schmidt did not respond to subpoenas to testify under oath or produce records, the grievance committee asked the court to find him in default and to disbar him.

Five appellate judges deemed that the grievance committee had established the charges and immediately suspended Schmidt from the practice of law.

The ruling provides no details about Schmidt’s misdeeds or say how much money was misappropriated.

Schmidt got his law degree from Villanova School of Law and has practiced since 2001. His law office was in his home in Pawling.

He petitioned for personal bankruptcy protection seven times from 2011 to 2022.

The bankruptcies indicate that his law firm was struggling financially. Reports show that he made \$34,000 in 2015, \$36,000 in 2016, \$7,000 in the first seven months of 2017, \$19 in 2020, \$22,300 in 2021, and \$34.45 in the first four months of 2022.

Schmidt did not reply to an email asking for comment on the disbarment.

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State commits \$3M for \$10M Anderson Center rebuilding project

BY PETER KATZ / pkatz@westfairinc.com

New York state is contributing \$3 million in capital funding for the Anderson Center for Autism in Staatsburg in Dutchess County. The funding will go toward the estimated \$10 million rebuilding of an historic 11,000-square-foot carriage house at the Center's campus to include training and conference spaces.

“This funding will help the Anderson Center for Autism to continue to provide education, support and outreach services, as well as help children with autism build the skills they need to connect with the world and live healthy, independent, productive lives,” according to Gov. Kathy Hochul.

The carriage house currently is named “Dellinwood.” It will be re-named “New Dellinwood” when the construction project is completed.

The carriage house will house Anderson Center programs currently being developed to help address the workforce shortage in education, health care and behavioral health.

The Anderson Center provides year-round residences and

schooling for approximately 250 children with moderate to severe symptoms of autism. The Center also administers education, support and outreach services and provides information aimed at delivering assistance and increasing opportunities for inclusion for families, the autism community and public organizations.

Since April the Center has been conducting a fundraising campaign for the capital improvement project.



Gov. Hochul gives \$3 million presentation check to leaders of the Anderson Center.

Anderson CEO Patrick D. Paul thanked Hochul for visiting the Anderson Center and said building the New Dellinwood will provide a facility which will be instrumental in training professionals of the future in supporting neurodiverse and autistic individuals.

Dutchess County Executive Sue Serino said, “All too often, those with the greatest needs are left behind. Funding for this innovative project will not only support those served by the Anderson Center, but also help secure the needed workforce for our future.”

PSC approves \$62.59M settlement with Central Hudson

BY PETER KATZ / pkatz@westfairinc.com

The New York State Public Service Commission (PSC) has approved a \$62.59 million settlement with Central Hudson Gas & Electric over its failed customer information and billing system that was used to collect money from Hudson Valley customers. In addition, the settlement would add up to \$2 million more to the amount Central Hudson has to pay if the company fails to deliver monthly meter readings on schedule.

The agreement requires shareholders to pay the full cost of remedial actions taken to fix the billing system, as well as costs associated with a move to regular monthly meter readings and to implement recommendations made by an independent monitor. The settlement agreement resolves the PSC's ongoing investigation into past billing system failures by the company.

“As a result of our investigation, the company has made and will continue to take corrective actions to resolve billing problems that have caused many customers great stress and confusion,” said PSC Chair Rory M. Christian.

The agreement requires Central Hudson shareholders to pay the more than \$35.3 million spent over the last two and a half years by the company to remedy problems with the company's customer information and billing system, rather than allowing Central Hudson to pass those costs on to customers. In addition, shareholders will pay \$4 million to directly benefit customers, with the details to be determined by the PSC.

Central Hudson serves approximately 309,000 electric customers and 84,000 natural gas customers in the Mid-Hudson River Valley.

Ulster County Executive Jen Metzger said the settlement correctly

holds Central Hudson shareholders and top management responsible for “the harm inflicted on thousands of residents and small businesses by mismanaging billing and cutting costs for the sake of profit.”

Central Hudson issued a statement that said, in part:

“Central Hudson has worked tirelessly to strengthen transparency and to rectify the billing issues our customers experienced due to the implementation of a new billing system. We've hired over 100 new professionals to better assist customers, hosted dozens of community meetings to address concerns directly, ensured affected customers were fully compensated, and rolled out monthly meter readings to largely eliminate bill estimates. As the billing system's performance has improved and as we have grown our team of customer service professionals, customer service metrics have improved considerably.

“The independent monitor provided a series of recommendations, which we committed to implementing, to ensure



Electric meter, Central Hudson.

Central Hudson's readiness for future system integrations and any unforeseen challenges.

“Central Hudson appreciates the ongoing commitment of all our employees, both union and non-union. We will deliver the level of performance and service our customers expect and deserve.”

Redevelopment proposed for former state prison in Fishkill

BY PETER KATZ / pkatz@westfairinc.com

Conifer Realty LLC, which is headquartered in Rochester, has been selected by New York state to transform a former state prison into a mixed-use development that would include up to 1,300 housing units when all phases of construction have been completed. The former prison is the Downstate Correctional Facility that was closed in 2022. It is in Fishkill and has been served by the City of Beacon's sewer and water facilities.

The site of the former correctional facility at 121 Red Schoolhouse Road in Fishkill covers 100.96 acres. There are 70 buildings and structures that include a maintenance building, a powerhouse building, a visitor center, watch towers, and various storage sheds. The actual prison buildings were capable of housing more than 1,200 inmates. The site includes a parking lot located on the east side, a



Rendering of part of prison redevelopment.

former shooting range and a helicopter pad on the west side.

Empire State Development (ESD) selected Conifer for the project. The state plans to turn over the prison property to Conifer for its use.

“Conifer Realty excels in managing complex, large-scale, transformational redevelopments such as this,” said Conifer President Sam Leone. “Our expertise in creating high-quality,

affordable housing uniquely positions us to tackle this ambitious project. We are committed to meeting the needs of the Fishkill community and we look forward to working closely with local governments and the community to bring this vision to life and make a lasting impact on the region for years to come.”

Gov. Kathy Hochul said, “With this proposal, we are bringing the recom-

mendations of our Prison Redevelopment Commission to life and turning this former prison into affordable new homes and vibrant community space that will serve generations of New Yorkers in Dutchess County and beyond.”

The first phase of construction is expected to start in January 2026 and would include 375 units of housing, including a minimum of 20% designated as permanently affordable to households earning less than 80% of the Area Median Income. Housing options would include two-story duplexes and triplexes. At least 25% of the units would include three bedrooms.

It initially was unclear whether, because this would be an Empire State Development project, the Conifer plan would be subject to zoning and site plan approval from the Town of Fishkill or another local entity or whether ESD could override local regulations. Fishkill Town Supervisor Ozzy Albra has expressed a desire for industrial redevelopment of the prison site in order to produce jobs and other economic activity. He expressed concern about possible traffic congestion from a dense residential development. Conifer has estimated that 200 construction jobs would be created by the development.

SEC seeks to sanction Monticello woman in Ponzi scheme

BY BILL HELTZEL / bheltzel@westfairinc.com

The U.S. Securities and Exchange Commission has ordered a Monticello woman who was implicated in a \$1.2 billion Ponzi scheme to defend herself against charges that she violated SEC regulations.

The SEC deemed that it is in the public interest to determine if the charges against Nicole J. Walker, 44, are true, according to a June 18 order, and if so, what remedial action is appropriate.

Walker worked as a telemarketer for Woodbridge Wealth, a California financial company that was not registered with the SEC and that sold unregistered securities.

From 2012 through 2017, Woodbridge operated a massive Ponzi scheme that raised at least \$1.2

billion from more than 8,400 investors nationwide, including many elderly people who invested their retirement savings.

Walker joined the company in 2013 as an in-house salesperson and lived in Marina Del Ray, California. Initially, she was paid \$12.50 an hour, according to court records. Eventually, she became one of Woodbridge's top revenue producers and received about \$977,000 in four-and-a-half years.

She was never registered to sell securities, according to the order.

She sold unregistered securities directly to customers, using fraudulent marketing materials and sale scripts that presented the securities as low risk, conservative investments. She also

assisted outsiders such as insurance agents who peddled the investments.

In 2019, a federal judge in Miami sentenced former Woodbridge owner and CEO Robert H. Shapiro to prison for 25 years for conspiracy and tax evasion. In a civil lawsuit that year, Shapiro and Woodbridge were ordered to pay \$1 billion for operating a Ponzi scheme.

Walker moved to Monticello, Sullivan County, in early 2020 to live with her parents.

In March 2020, the SEC accused her and two other top Woodbridge salespeople of illegally selling \$444 million in securities.

On April 24, Walker consented to a judgment in Los Angeles federal court, without admitting or denying the allegations, that bars her from selling securities and allowing the

court to determine if she has to pay a penalty and disgorge ill-gotten gains.

The new SEC administrative action is based on the findings in the California lawsuit.

In that case, Walker acknowledged the harm that was done, in a 2021 videotaped deposition after she had moved to Monticello.

“Everything that I was led to believe by management was that Woodbridge was on the up and up,” she said. She had even approached her parents, “but they weren't in the position to invest in Woodbridge.”

“Just like I believed,” she said, clients “thought this was a good thing, and come to find out it wasn't. ... They gave money to work with that they lost. I feel horrible that I was even a part of it. It's just, it's really too bad. It's too bad. ... A lot of people got hurt.”

It's never too early for an eldercare financial plan

BY CHRIS KAMPITSIS AND BEN SOCCODATO



Chris Kampitsis and Ben Soccodato head The SKG Team at Barnum Financial Group, with an office in Elmsford. *Courtesy The SKG Team.*

Contributing Writers

Eldercare has increasingly become a topic of interest and concern nationally, at the state level and among families worldwide.

Projections by the United States Census Bureau (USCB) show that around 20% of the U.S. population will be over 65 years old by the year 2030. This is more than a 4% increase from the current ratio within the same age bracket. Eventually these baby boomers, currently helping their parents, will have their own eldercare scenarios.

This growing elderly population presents a need for an increase in eldercare services, which comes at a cost. In addition, advances in medicine have made it such that those who reach retirement age are living longer than ever and will likely require substantial care.

According to the U.S. Department of Health and Human Services, 70% of people turning 65 today are likely to have an eldercare crisis of some kind. On average, such an event is expected to last 3.7 years for women, while males will experience an eldercare circumstance lasting an average of 2.2 years. Shockingly, 20% of all 65-year-olds will have an eldercare event lasting north of five years.

With many retirees worried about outliving their savings under their current state of health, there is a

growing concern that federal and state governments will ultimately shoulder this

burden. From a financial planning perspective, it's critical that today's pre-retirees develop a proactive strategy to handle what could be an extraordinarily expensive phase at the end of their lives.

The essence of eldercare is to help older adults live a comfortable and independent lifestyle. There are different kinds of assisted living for those at home and in facilities. (See related story on Page 12.) The annual cost of eldercare ranges from \$30,000 to \$110,000, depending on the type of care and location. Adult day care is the most affordable, with prices around \$31,000, while senior living complexes attract the highest costs. New York and Connecticut have some of the highest annual rates, with senior facilities charging anywhere from \$120,000 to more than \$180,000 on average.

These figures can be frightening to senior citizens grappling with reduced incomes and higher expenses. However, there are ways to help manage the costs, and the earlier you begin planning, the better.

People who have enough savings or regular income from investments, pensions and social security might be

able to self-fund their expenses. A certain portion of assets should be earmarked and invested specifically for this possibility for those able to plan for the contingency. Long-term care insurance can be a good financial tool to help cover an array of assisted living options for those who can't afford to self-insure fully. Long-term care rates have risen dramatically in recent years as claims on existing policies have exceeded all expectations. It's likely no longer realistic to expect to transfer all risk of an eldercare event to an insurance company affordably.

The market has changed, however, and there has been a proliferation of products that offer hybrid solutions. Life insurance policies with long-term care or chronic illness riders promise that the money paid into the policy will be returned with leverage to the insured or the insured's beneficiaries. It's no longer "use it or lose it."

Other policies allow for a single, onetime lump sum deposit that can either focus on growing cash value with the supplemental benefit of long-term care or focus primarily on a growing long-term care benefit with the promise of the ability to have the premium returned to you should your financial circumstances change.

In our experience, most clients will turn their attention to considering their eldercare strategy at the time of their retirement or at the time of their

parents experiencing a crisis. Naturally, this makes sense. But if long-term care insurance is going to be a part of your eldercare strategy, the reality is the premiums can get prohibitive in your 60s – especially for women, who tend to outlive men. While there is no sweet spot, I do encourage clients with the means and the bandwidth to develop an eldercare strategy as early as in their 50s so that they can consider if long-term care insurance should play a role in it or rule it out and set up a plan for future self-insurance.

Many believe that Medicare will cover their eldercare costs. For prolonged chronic eldercare events, Medicare will simply not suffice. Medicaid is the government program that can cover the cost of long-term care in a home or nursing home setting, but it has specific financial eligibility requirements, which vary from state to state. At its most basic, Medicaid was designed to protect people in poverty, so a low income and lack of assets and savings is typically required to access the program.

There are eldercare attorneys and other specialists familiar with strategies and planning devices such as trusts that may allow someone with means to attempt to receive Medicaid. These strategies can be effective but often require a significant loss of control that can be a substantial impediment. In addition, as most mass wealth is tied to our residence and our retirement accounts, such planning can be even more complicated and possibly less desirable. Some states have much stricter "look back" rules on these planning techniques than others.

Time is again the most valuable tool here – and conversations about the strategies that may work or should be ruled out for your personal situation should be had early – well before retirement and well before the actual need arises.

Early planning and professional guidance not only make the transition process easier but also can give you peace of mind. The SKG team remains committed to helping you account for this what-if as part of any sound financial planning process.

Chris Kampitsis and Ben Soccodato lead the The SKG Team at Barnum Financial Group, with an office in Elmsford, and conducted a recent webinar on eldercare finance. For more, visit skgbarnum.com.

Helping seniors stock their legal toolbox

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

Seniors are among the fastest-growing groups in the United States. According to the Pew Research Center, “The U.S. population overall is expected to trend older in the coming decades as life expectancies increase and the birth rate declines. There are currently about 62 million adults ages 65 and older living in the U.S., accounting for 18% of the population. By 2054, 84 million adults ages 65 and older will make up an estimated 23% of the population.”



Lauren C. Enea, new partner with Enea, Scanlan & Sirignano LLP, an elder-law firm in White Plains and Somers celebrating its 20th anniversary. *Courtesy Enea, Scanlan & Sirignano.*

Complicating the challenges for seniors, Anthony J. Enea, a senior partner of Enea, Scanlan & Sirignano LLP in White Plains and Somers, has noted on the website, are the uncertainty over Medicaid eligibility and the federal estate and gift tax exemption, with the current exemption set to sunset, and became half of what it is now, at the end of 2025. (See related story on Page 10.)

Founded 20 years ago by Enea, Richard A. Scanlan and the now-retired George A. Sirignano Jr., Enea, Scanlan & Sirignano specializes in all aspects of elder law, including Medicaid planning and applications; estate planning; wills, trusts and estates; guardianships; and special needs planning. For Enea, the firm of eight lawyers is very much a family affair.

Son Michael P. is a young associate, while daughter Lauren C. — who concentrates on wills, trusts and estates; Medicaid planning; special needs planning; and probate/estate administration — made partner in June.

“As an elder-law attorney, it is important to me that my clients are able to stay in control of their lives, finances and medical decisions, even as they age or if, unfortunately, their ability to handle their own affairs declines,” she said. “By

preparing estate-planning documents, clients are able to document their wishes and ensure that their goals are met and followed through, even after their incapacity or eventual demise.

“The most important document an aging individual (or really anyone over the age of 18) can have is a durable, general power of attorney with broad gifting authority. This document allows a trusted individual to handle financial decisions where they otherwise would not be able to if someone were incapacitated. Additional important documents include a health-care proxy where an agent can be appointed to make medical decisions, along with a living will to document end-of-life decision-making wishes.

“Appointing someone as your health-care proxy is a fairly straightforward process and can be invaluable in the event of incapacity,” said Enea, who holds a Bachelor of Science in business management from Quinnipiac University, graduating magna cum laude, and a J.D. from the Elisabeth Haub School of Law at Pace University, graduating summa cum laude. “One key benefit is the ability to express specific medical preferences and treatment directives. Being clear about what treatments you want to refuse and which you would be willing to receive can help your agent make swift decisions if you unexpectedly become unable to express them yourself.”

Enea — who is active in local bar

associations and social justice organizations, serving as president of Careers Support Solutions’ board of directors, a nonprofit helping the disabled obtain gainful employment in Westchester, Putnam and Dutchess counties, and as a member of the Pace Women’s Justice Center advisory board — also suggested seniors share their preferences with trusted individuals.

“While your agent can enforce your instructions, informing others can reinforce your wishes. Your physician, your agent and in some situations even other family members can keep a copy of your form, which can be helpful during emergencies. In the long run, planning and preparing these setups can benefit your welfare and help those you love to navigate your care with ease.”

The health proxy is not the only tool in the seniors’ legal toolbox, however, Enea added:

“A last will and testament and a revocable living trust can be very helpful in carrying out a client’s wishes in the most efficient and cost-effective manner after their passing. Holding assets in a revocable and/or irrevocable trust can help avoid probate and facilitate a smooth transition of a client’s affairs. Additionally, an irrevocable Medicaid asset protection trust is instrumental in protecting assets from the cost of long-term care and helps clients become eligible for Medicaid benefits in the future.”

What to know about home care

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

“If you have long-term care insurance, you may be eligible for benefits if you cannot perform certain ‘activities of daily living.’”

Since 1996, the award-winning agency Assisted Living Services Inc. (ALS) in Westport, Cheshire and Putnam, has provided home care to residents across Connecticut, which has 900,000 senior citizens. Its CarePlus program blends personal care by more than 700 employees and caregivers with technological safety and monitoring devices from sister company Assisted Living Technologies Inc. ALS was ranked on the 2020 Inc. 5000 list of fastest-growing companies and recognized by Home Care Pulse as a “Best of Home Care Leader In Excellence,” a designation given to the best home-care providers in the nation.

“My parents were like most families, starting from square one when seeking care for my great-grandfather,” said Mario D’Aquila, MBA and chief operating officer of the family-owned business. “They were inspired to create a quality home-care solution that they were unable to find at the time.”

D’Aquila shared the top 10 questions most families ask when first contacting ALS:

1. What services are offered in nonmedical home care? It includes assistance with activities of daily living, such as bathing, dressing, meal preparation, medication reminders, light housekeeping and companionship. Typically, home care is divided into two options – hourly care and live-in care.

2. How does non-medical home care

differ from medical home care? Nonmedical home care focuses on providing assistance with daily tasks and companionship, while medical home care involves skilled medical services provided by licensed health-care professionals.

3. What qualifications do caregivers have? Caregivers may have certifications in caregiving, undergo background checks and receive specific training in areas like dementia and Alzheimer’s care.

4. How are caregivers selected and trained? Caregivers are selected based on qualifications, experience and compatibility with the client’s needs. They undergo training to ensure they can provide quality care and meet the client’s preferences.

5. What safety measures are in place for clients? They may include caregiver background checks, safety assessments of the home environment and protocols for emergencies.

6. What is the cost of non-medical home care? The cost of nonmedical home care varies depending on factors such as location, level of care needed and hours of service. It is often paid for out-of-pocket, through long-term care insurance, VA (U.S. Department of Veterans Affairs) benefits or Medicaid waiver programs. D’Aquila said families should try to use these:

Medicaid-funded home and community-based programs – “Some of our clients will do a ‘spend down’ of their personal savings until they qualify for a Medicaid-funded program to help them ‘age-in-place’ in their homes. Assisted Living Services Inc. has been a credentialed provider with the Connecticut Home Care Program for Elders (CHCPE), which can be helpful in making this transition seamless.”

Adult Family Living – Relatives or friends can get paid for caring for a loved one themselves. There are four different levels of care that depend on the complexity of care needed. When a referral is made to Social Services, a professional will come to your home for an assessment and help determine eligibility and care level. The Adult Family Living caregiver receives a nontaxable stipend based upon the approved level of care. As a credentialed provider, ALS pays a tax-free stipend of up to \$563.50 per week / \$29,302 per year.

Veterans programs – The Veterans Aid and Attendance Benefit and Housebound allowance may be available to veterans and/or spouses who qualify. D’Aquila recommended that families obtain the services of an elder-law attorney to assist with the application process. (See related story on Page 11.)

Long-term care insurance – Said D’Aquila: “If you have long-term care insurance, you may be eligible for benefits if you cannot perform certain ‘activities of daily living,’ or suffer from dementia or other cognitive impairment. Although our services are generally approved by most long-term care plans, we are not able to guarantee the extent to which our services will be covered under any insurance plan.”

7. How are care plans customized for individual needs? This is done through assessments and ongoing communication with the client and the family. “Assisted Living Services Inc. is the first and only agency in Connecticut to develop a program called CarePlus, which blends both care and technology to better serve the state’s elderly and disabled population,” said D’Aquila. “This innovative personal care technology is a great tool that can be used to improve safety and quality of life for people aging in place.”

8. What is the process for assessing and reassessing care needs? These are assessed initially by ALS with a free in-home visit and checklist. The plan should be reassessed periodically to ensure that it remains appropriate and effective. “A comprehensive care plan is not ‘one and done,’” said D’Aquila. “As the client’s needs change, so, too, does the optimal level of personal and technological support.”

9. How flexible are scheduling options? Nonmedical home-care agencies typically offer scheduling options to accommodate clients’ needs and preferences.

10. How is communication maintained among caregivers, clients and families? Agencies should maintain open communication channels through regular updates, care coordination meetings and accessible support staff.



Mario D’Aquila, MBA and chief operating officer of Assisted Living Services Inc. in Westport, Cheshire and Putnam, Connecticut.

Good Things Happening at

www.westfaironline.com/good-things-happening



WESTCHESTER

COURT CASES

U.S. Bankruptcy Court White Plains & Poughkeepsie Local business cases, June 19 - 25

Leo Chuliya Ltd., d.b.a. Fantasy Cuisine Co., Hartsdale, Chia-Hung Chu, president, 24-22563-SHL: Chapter 11, assets \$91,400, liabilities \$312,932. Attorney: Anne J. Penachio.

U.S. District Court, White Plains Local business cases, June 19 - 25

Tamara Wareka, Germany vs. Park Avenue Medical Spa, Armonk, 24-cv-4714-PMH: Copyright infringement. Attorney: Taryn R. Murray.

CHPE Properties, New York City vs. Mallside Partners BH, Spring Valley, et al, 24-cv-4720-KMK: Eminent domain, removal from Rockland Supreme Court. Attorneys: Suzanne M. Messer for plaintiff, Scott C. Levenson for defendants.

CHPE Properties, New York City vs. Double Wing Realty Corp., Haverstraw, 24-cv-4722-PMH: Eminent domain, removal from Rockland Supreme Court. Attorneys: Suzanne M. Messer for plaintiff, Scott C. Levenson 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 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:

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Mid-Hudson Anesthesiologist PC, Newburgh vs. Montefiore St. Luke's Cornwall, Newburgh, et al, 24-cv-4740-NSR: Misappropriation of Trade Secrets. Attorney: Emma C. Carlson.

Sami Omar, Carolina, Puerto Rico vs. Life Holding Corp., Spring Valley, et al, 24-cv-4758: Breach of contract. Attorney: Solomon J. Jaskiel.

Riverkeeper Inc., Ossining, et al, vs. Empress Ambulance Service, Yonkers, et al, 24-cv-4797-CS: Clean Water Act. Attorneys: Reed W. Super, Andie M. Altchiler.

Local 282 Funds, Lake Success, et al, vs. PCI Industries Corp., Mount Vernon, 24-cv-4809-NSR: Employee Retirement Income Security Act. Attorney: Christopher A. Smith.

DEEDS

Above \$1 million

265 Mill River Road LLC, Eastchester. Seller: Savio F. Nazareth, Glen oaks. Property: 265 Mill River Road, Mount Pleasant. Amount: \$1.1 million. Filed June 10.

6 Whistler LLC, Yonkers. Seller: Daniel Feighery, Scarsdale. Property: 6 Whistler Road, Yonkers. Amount: \$1.2 million. Filed June 10.

81 Highfield Road LLC, Rye. Seller: Francis Skehan, Tarrytown. Property: 81B Highfield Road, Harrison. Amount: \$1.4 million. Filed June 10.

BRM Realty Holdings LLC, Mamaroneck. Seller: Shelley A. Dalton, Larchmont. Property: 351 Orienta Ave., Mamaroneck. Amount: \$2.8 million. Filed June 11.

Broom, Kevin J., Scarsdale. Seller: Doma Piedmont Holdings LLC, Wilmington, Delaware. Property: 20 Forest Lane, New Rochelle. Amount: \$2.1 million. Filed June 7.

Corrib Property Management LLC, Rye. Seller: Breanna Hayes, Rye. Property: 4 Manhattan Ave., Harrison. Amount: \$4.7 million. Filed June 5.

Dobber Realty Inc., Yorktown Heights. Seller: Kaia Realty LLC, Yorktown Heights. Property: 1911 Commerce St., Yorktown. Amount: \$1.4 million. Filed June 11.

Domant Realty Corp., Rye. Seller: Marcela M. Murphy, Harrison. Property: 65 Wendover Road, Harrison. Amount: \$3.1 million. Filed June 10.

Germa, Eric, Tarrytown. Seller: TMR Real Estate Management LLC, New York. Property: 35 Walden Road, Greenburgh. Amount: \$1.5 million. Filed June 7.

Insardi, Nina E., Rye. Seller: 22 Chamberlain LLC, Rye. Property: 22 Chamberlain St., Rye City. Amount: \$1.6 million. Filed June 11.

Jones, Joanne, Bronxville. Seller: Kilgo 1904 LLC, Charlotte, North Carolina. Property: 84 Park Ave., Eastchester. Amount: \$5 million. Filed June 7.

Leatherstocking Lane LLC, Larchmont. Seller: Clemence Delcourt, Mamaroneck. Property: 9 Leatherstocking Lane, Mamaroneck. Amount: \$1.6 million. Filed June 6.

McCormack, Giles E., Bedford Hills. Seller: Utcoda Holdings LLC, Bedford. Property: 314 McLain St., Bedford. Amount: \$2 million. Filed June 10.

Nast Construction Three LLC, Pound Ridge. Seller: Mark Zeitler, South Salem. Property: 265 Stone Hill Road, Pound Ridge. Amount: \$2.9 million. Filed June 7.

Pondfield Rental LLC, Tarrytown. Seller: Ravi S. Yellelli, Jersey City, New Jersey. Property: 100 Pondfield Road, 2D, Eastchester. Amount: \$1.6 million. Filed June 10.

Silver Ridge Development LLC, Hartsdale. Seller: Philip Besong, New York. Property: 18 Stonehouse Road, Scarsdale. Amount: \$3.8 million. Filed June 10.

Sunnyfield Farm Inc., Darien, Connecticut. Seller: Bel Air Real Property Holding LLC, New York. Property: 749-801 S. Bedford Road, Bedford. Amount: \$30.6 million. Filed June 11.

Toll Northeast V Corp., Fort Washington, Pennsylvania. Seller: Monarch Allegra LLC, Chappaqua. Property: 32 Wallace Way, New Castle. Amount: \$1.3 million. Filed June 7.

Tucker Road LLC, Bedford Corners. Seller: KB Lake George III LLC, Highland Park, Illinois. Property: 11 Tucker Road, Bedford. Amount: \$4.7 million. Filed June 6.

Below \$1 million

Bellizzi, Anne M., Massapequa Park. Seller: CDA Construction Inc., Mahopac. Property: 95F Molly Pitcher Lane, Yorktown. Amount: \$232,000. Filed June 10.

Cascade Funding Mortgage Trust Hb1, Houston, Texas. Seller: 9 Watkins LLC, New City. Property: 9 Watkins Place, New Rochelle. Amount: \$455,000. Filed June 10.

Clohesy, Kevin, Yonkers. Seller: 285 Renovation Corp., Yonkers. Property: 90 Kingston Ave., Yonkers. Amount: \$175,000. Filed June 6.

Ezekiel, Teresa, Yorktown Heights. Seller: CBLS Revamp LLC, Katonah. Property: 337 Hallocks Mill Road, Yorktown. Amount: \$475,000. Filed June 11.

Fannie, Mae, Dallas, Texas. Seller: Cliff Street Property Corp., New Rochelle. Property: 10 Cliff St., New Rochelle. Amount: \$490,000. Filed June 6.

Interocasis Group LLC, White Plains. Seller: Javier Daniel, Bronx. Property: 189 Bryant Ave., Greenburgh. Amount: \$645,000. Filed June 11.

Keller, Elizabeth L., Somers. Seller: 224 Hessian Hills Road BTN LLC, Croton-on-Hudson. Property: 224 Hessian Hills Road, Cortlandt. Amount: \$637,000. Filed June 11.

Morey, Frances M., Cross River. Seller: Gitsit Solutions LLC, Orange, California. Property: 44 Lake Way, Somers. Amount: \$537,000. Filed June 10.

Pasquale, Anthony, Wappingers Falls. Seller: ELJ Ventures 1 LLC, Bronxville. Property: 1 Consulate Drive, 4M, Eastchester. Amount: \$270,000. Filed June 10.

Pastore, John D., Mount Vernon. Seller: 104 DM Beekman LLC, Valley Stream. Property: 104 Beekman Ave., Mount Vernon. Amount: \$130,000. Filed June 6.

Pizzo, Louise, Ossining. Seller: 66 Hudson LLC, Briarcliff Manor. Property: 66 Hudson Watch Drive, Ossining. Amount: \$750,000. Filed June 11.

RGC Condos LLC, New York. Seller: Katarzyna Wlodarczyk-Bisaga Revocable Trust, Hastings-on-Hudson. Property: 5 Hastings Landing, Greenburgh. Amount: \$975,000. Filed June 5.

RNNALI Enterprises Inc., Valley Stream. Seller: Haney Kevin, White Plains. Property: 97 Washington Ave., North Castle. Amount: \$585,000. Filed June 5.

Rochester Funding LLC, Rochester. Seller: Michael A. Fakhoury, Fishkill. Property: 144 Ravine Ave., 1C, Yonkers. Amount: \$70,000. Filed June 7.

Russo, Rocco J., Venice, Florida. Seller: 34 Bulkley Avenue LLC, Rye. Property: 34 Bulkley Ave., Rye Town. Amount: \$490,000. Filed June 6.

Toribio, Anita, Yonkers. Seller: 641 Kimball LLC, Yonkers. Property: 121 Maple Place, Yonkers. Amount: \$600,000. Filed June 11.

US Bank NA, West Palm Beach, Florida. Seller: Geevarghese Kochumman, White Plains. Property: 97 Patton Drive, Yonkers. Amount: \$574,000. Filed June 10.

Wanderman, Charles J., Yonkers. Seller: Yonkers Home Builders LLC, Wappingers Falls. Property: 53 Abbey Place, Yonkers. Amount: \$550,000. Filed June 5.

Wells Fargo Bank NA, Coppell, Texas. Seller: Alexis Torres, Hawthorne. Property: 3415 Lorelei Drive, Yorktown. Amount: \$561,000. Filed June 7.

JUDGMENTS

Advanced Creative Services LLC, Somers. \$4,027 in favor of American Express National Bank, Sandy, Utah. Filed May 14.

All State Plumbing & Heating Corp., Yonkers. \$121,816 in favor of Best Plumbing Supply Inc., Somers. Filed May 21.

Antonucci, Steve V., Tuckahoe. \$10,939 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Appiah Delivery Service Inc., Yonkers. \$67,704 in favor of Mercedes-Benz Financial Services USA LLC, Fort Worth, Texas. Filed May 6.

Arroyo, Arlene, Mount Vernon. \$3,003 in favor of Midland Credit Management Inc., San Diego, California. Filed May 8.

Arroyo, Richard I., West Harrison. \$4,151 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Ashby, Khmera A., Mount Vernon. \$2,916 in favor of Capital One Bank USA NA, McLean, Virginia. Filed May 14.

Assoumou, Maureen, Yonkers. \$458,070 in favor of 5AIF Nutmeg LLC, Syosset. Filed May 17.

Baizan, Rafael J., Yonkers. \$6,852 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Banasik, Robert, Somers. \$27,503 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 16.

Banda, Tahiru M., Yonkers. \$8,493 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Barnes, Leah A., Mount Vernon. \$1,968 in favor of Capital One NA, Glen Allen, Virginia. Filed May 21.

Barzik, Edeltraud, White Plains. \$3,278 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 16.

Bascomb, Adrianna M., Tuckahoe. \$4,633 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Belardino, Adam, Scarsdale. \$3,116 in favor of American Express National Bank, Sandy, Utah. Filed May 21.

Bello-Billini, Yanis, Croton-on-Hudson. \$4,026 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Bhatti, Shahzada K., Yonkers. \$26,771 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Bibb, Fletcher, White Plains. \$5,918 in favor of Capital One NA, McLean, Virginia. Filed May 21.

Bradford, Caroline, Katonah. \$2,614 in favor of Capital One Bank USA NA, McLean, Virginia. Filed May 24.

Bren, Joel B., Ardsley. \$13,384 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Brown, Angelique J., Yonkers. \$4,345 in favor of Capital One NA, McLean, Virginia. Filed May 21.

Carr, Regina, New Rochelle. \$1,031 in favor of Capital One Bank USA NA, McLean, Virginia. Filed May 24.

Cerrato, Erick D. L., Mount Vernon. \$5,805 in favor of Capital One NA, Richmond, Virginia. Filed May 21.

Contreras, Julio, Sleepy Hollow. \$3,502 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Couvertier, Andrew L., Yonkers. \$3,056 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 23.

De Jesus, Tanya, Mount Vernon. \$6,252 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 23.

DelBianco, Maria, Port Chester. \$6,102 in favor of American Express National Bank, Sandy, Utah. Filed May 21.

Doubrava, Michael, New Rochelle. \$5,228 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Doubrava, Michael, New Rochelle. \$5,228 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Edwards, McSheller, Elmsford. \$2,789 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Egan, Ruth, Yonkers. \$11,037 in favor of American Express National Bank, Sandy, Utah. Filed May 21.

Faneytt, Kori M., Yonkers. \$7,193 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Maynes, James, Mamaroneck. \$13,368 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Francis, Omari, Mount Vernon. \$3,937 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Fresneda, Carlos A., Bay Shore. \$16,058 in favor of John P. Longwell, Yonkers. Filed May 9.

Giacco, Taylor G., Yonkers. \$3,021 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Hubbard, Alberta, White Plains. \$5,097 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Kim, Yu Hien, White Plains. \$120,513 in favor of CandleRock Joint Venture LP, Newton Falls, Ohio. Filed May 16.

King, Erika, Yonkers. \$31,997 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed May 3.

Kwap, Jason, Cortlandt Manor. \$645,987 in favor of John Kwap, Cape Coral, Florida. Filed May 10.

Lugo, Robert, Yonkers. \$2,860 in favor of Capital One NA, Glen Allen, Virginia. Filed May 23.

Lyn, George, Mount Vernon. \$9,472 in favor of First Source Advisors LLC, Cincinnati, Ohio. Filed May 16.

Maldonado, Jesus G., New Rochelle. \$21,500 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Maynes, James, Mamaroneck. \$13,368 in favor of Capital One NA, McLean, Virginia. Filed May 14.

Muhammad, Malaja, New Rochelle. \$4,677 in favor of Capital One NA, McLean, Virginia. Filed May 16.

Nugent, Justin R., Yonkers. \$7,758 in favor of Capital One NA, Glen Allen, Virginia. Filed May 20.

Pelaez Sr., Oscar P., White Plains. \$9,159 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 21.

Rabadi, Randa, Yonkers. \$4,881 in favor of Capital One Na, Glen Allen, Virginia. Filed May 16.

Reyes, James, Bronx. \$18,897 in favor of Main Street Lofts Yonkers LLC, Yonkers. Filed May 6.

Robinson, Colleen A., Hartford, Connecticut. \$5,323 in favor of 134 South Broadway Corp, Yonkers. Filed May 22.

Rodgers, Victor, Yonkers. \$13,144 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 23.

Rodriguez, JuanCarlo, Mount Vernon. \$12,475 in favor of American Express National Bank, Sandy, Utah. Filed May 21.

Rowton, Leigh, Tarrytown. \$1,523 in favor of Midland Credit Management Inc., San Diego, California. Filed May 8.

Sanchez, Pedro, Yonkers. \$6,884 in favor of Capital One NA, Glen Allen, Virginia. Filed May 20.

Simmons, Vanessa E., Bronx. \$3,923 in favor of Archbishop Stepinac High School, White Plains. Filed May 21.

Stevens, Towana, Elmsford. \$2,451 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 23.

Tartarone, Giovanna, Somers. \$4,027 in favor of American Express National Bank, Sandy, Utah. Filed May 14.

Tembeck, Robert, Port Chester. \$1,670 in favor of Midland Credit Management Inc., San Diego, California. Filed May 8.

Tirado, Lester, Yonkers. \$1,869 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed May 3.

Tirado, Theresa, Yonkers. \$6,662 in favor of Capital One NA, Glen Allen, Virginia. Filed May 21.

Tucker, Edward, Elmsford. \$5,108 in favor of Accelerated Inventory Management LLC, Austin, Texas. Filed May 22.

Uscanga, Alfredo, Ossining. \$27,588 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 23.

Whalen, Thomas C., Ossining. \$4,214 in favor of Bank of America NA, Charlotte, North Carolina. Filed May 20.

LIS PENDENS

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

141 Underhill Avenue Corp., as owner. Filed by American First Federal Inc. Action: Foreclosure of a mortgage in the principal amount of \$639,375 affecting property located at 141 Underhill Ave., Harrison. Filed June 6.

Alston, Louis, as owner. Filed by JPMorgan Chase Bank NA, Action: Foreclosure of a mortgage in the principal amount of \$125,000 affecting property located at 145 Sickles Ave., New Rochelle. Filed May 30.

American Express Bank FSB, as owner. Filed by JPMorgan Chase Bank NA, Action: Foreclosure of a mortgage in the principal amount of \$342,000 affecting property located at 75 W. Hartsdale Ave., Unit 22 Greenburgh. Filed May 29.

American Express National Bank, as owner. Filed by Bank of America NA, Action: Foreclosure of a mortgage in the principal amount of \$380,000 affecting property located at 2882 Lexington Ave., Yorktown. Filed May 28.

Amszynski, Joseph, as owner. Filed by Wells Fargo Bank NA, Action: Foreclosure of a mortgage in the principal amount of \$114,000 affecting property located at 211 Farquhar Ave., Yonkers. Filed May 31.

Aspen, G. Trust, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$650,000 affecting property located at 1031 King St., Chappaqua. Filed May 30.

Bellino, Frank III, as owner. Filed by Freedom Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$150,000 affecting property located at 35 Winding Lane Bedford. Filed May 20.

Brown, Enid, heir, as owner. Filed by Mortgage Assets Management LLC, Action: Foreclosure of a mortgage in the principal amount of \$532,000 affecting property located at 33 Lexington Ave., Cortlandt. Filed May 30.

Citibank NA, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$484,000 affecting property located at 44 Wingate Road, Yonkers. Filed May 22.

Everhome Mortgage Co., as owner. Filed by Carrington Mortgage Services LLC, Action: Foreclosure of a mortgage in the principal amount of \$213,000 affecting property located at 8 and 10 Ravine Ave., Yonkers. Filed May 30.

Fagundo, Tracey, as owner. Filed by JPMorgan Chase Bank NA, Action: Foreclosure of a mortgage in the principal amount of \$50,000 affecting property located at 410 Dyckman St., Peekskill. Filed May 29.

Heirs at Law, as owner. Filed by Nationstar Mortgage LLC, Action: Foreclosure of a mortgage in the principal amount of \$234,000 affecting property located at 18 S. 13th Ave., Mount Vernon. Filed June 3.

Kelly, Susan, as owner. Filed by TIAA FSB, Action: Foreclosure of a mortgage in the principal amount of \$768,000 affecting property located at 44 Overlook Road, North Castle. Filed June 6.

Maloney, Karen, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$252,762 affecting property located at 16 Hope Lane, Somers. Filed May 21.

Millen-Henry, Audrey A., as owner. Filed by Newrez LLC, Action: Foreclosure of a mortgage in the principal amount of \$185,000 affecting property located at 44 Coolidge Ave., Yonkers. Filed May 30.

MECHANIC'S LIENS

224 Gramatan LLC, Mount Vernon. \$53,256 in favor of St. Michael Group Inc., Maspeth. Filed June 4.

Central Ave Nissan, Yonkers. \$3,181 in favor of Sunbelt Rentals Inc., Islip. Filed June 4.

Deflavio Jeff, Lewisboro. \$5,461 in favor of Cannondale Generators, Wilton, Connecticut. Filed May 30.

Government of Nigeria, Greenburgh. \$13,404 in favor of PCI Contracting Inc., Valley Street. Filed June 4.

Lynch, Brendan, Eastchester. \$2,076 in favor of Lospoto Landscaping Inc., Bronx. Filed June 3.

Springvale, Apartments, Cortlandt. \$3,988 in favor of Greentech Renewables, Lewis. Filed June 4.

St. Barnabas, Irvington. \$4,979 in favor of Greentech Renewables, Turnpike Dan. Filed June 6.

TH Tarrytown LLC, Greenburgh. \$26,321 in favor of Setanta Inc., New York. Filed June 4.

Warburton Holdings I LLC, Yonkers. \$16,504 in favor of Dandridge & Associates Inc., Thiells. Filed May 29.

Westchester County O., Scarsdale. \$16,513 in favor of Greentech Renewables, Turnpike Dan. Filed June 6.

NEW BUSINESSES

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

Partnerships

Westchester Immigration Services, 86 Main St., Suite 5, Yonkers 10701. c/o Natalia Guevara Ayala and Tom Anderson Quintero Sanchez. Filed May 7.

Sole Proprietorships

Aging at Home Case Management, 308 Rich Ave., Mount Vernon 10552. c/o. Filed May 30.

AJ Design, 1 Old Road, White Plains 10607. c/o. Filed May 30.

Animal MRI Certified Technologist, 564 Willett Ave, Port Chester 10573. c/o. Filed May 24.

Bouquets By Karen, 63 Ferris Ave, White Plains 10603. c/o. Filed May 30.

Brown & Bubbles Ski, 5 Esplanade, Mount Vernon 10553. c/o. Filed June 4.

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

Questions and comments regarding this section should be directed to:

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

Candle Alchemist GH, 1 Hillside Terrace, White Plains 10601. c/o. Filed May 30.

Cheers To You Mobile Bartending, 1108 Milton Ave, Peekskill 10566. c/o. Filed May 28.

Dominican Tinkerbell, 145 Hawthorne Ave., No. 1, Yonkers 10701. c/o. Filed May 29.

EC Sound & Security, 815 Woodbine Ave, Mamaroneck 10543. c/o. Filed June 3.

Elite Cleaning Co., 623 Mamaroneck Ave, Mamaroneck 10543. c/o. Filed June 4.

Family Law Office of Michael J. Madeo, P.O. Box 1 155 Fisher, Eastchester 10709. c/o. Filed May 31.

Forer Pure Holding, 127 Maple Ave. Apt. 3, Rye 10580. c/o. Filed May 31.

Renovations, 2 Boltis St., Mount Kisco 10549. c/o Carmen Mendez. Filed May 17.

Sazon Latino, 346 Mamaroneck Ave., Mamaroneck 10543. c/o Josefina Chavez. Filed May 8.

Sheila Singletary, RN, 25 Bank St., Apt. 202a, White Plains 10606. c/o. Filed May 23.

Studio MRVA, 16 Bayberry Drive, Peekskill 10566. c/o Omar Mrva. Filed May 16.

Think Small Handmade Designs by Kris Banks, 176 Commerce St., No.1, Hawthorne 10532. c/o. Filed May 23.

Thomas Lucardi CPA, 35 Stone Creek Lane., Briarcliff Manor 10510. c/o Thomas Lucardi. Filed May 15.

Used Golf Balls Unlimited, 531 Lincoln Ave., No. 5K, Mount Vernon 10552. c/o. Filed May 23.

Wisdom Couch, 2005 Palmer Ave., Larchmont 10538. c/o Jordan-Chase Meek. Filed May 3.

Wrrknit, 615 Prospect Ave., Mamaroneck 10543. c/o Melanie Cohen. Filed May 20.

WSM 26121, 111 Centre Ave., No. 407, New Rochelle 10801. c/o William Rivera. Filed May 13.

Yevhen Kushnir, 325 Huguenot St., New Rochelle 10801. c/o Yevhen Kushnir. Filed May 20.

HUDSON VALLEY

BUILDING LOANS

Above \$1 million

Loan Funder LLC Series 71779, as owner. Lender: 14 Dallas LLC. Property: in Blooming Grove. Amount: \$1.9 million. Filed May 20.

Below \$1 million

Broadview Capital LLC, as owner. Lender: Prospective Equity 32 LLC. Property: in Woodbury. Amount: \$159,000. Filed May 16.

EH Capital LLC, as owner. Lender: Mountain View Home Builders Inc. Property: in Greenville. Amount: \$100,000. Filed May 13.

EH Capital LLC, as owner. Lender: Mountain View Home Builders Inc. Property: in Wawayanda. Amount: \$100,000. Filed May 15.

Homestead Funding Corp., as owner. Lender: Dianne Holzhammer and John Moriarty. Property: in Newburgh. Amount: \$60,126. Filed May 15.

Loan Funder LLC Series 67040, as owner. Lender: 301 Tower LLC. Property: in Montgomery. Amount: \$30,000. Filed May 17.

Loan Funder LLC Series 73056, as owner. Lender: 29 94 LLC. Property: in Port Jervis. Amount: \$11,650. Filed May 3.

Loan Funder LLC Series 74030, as owner. Lender: Eastlight Ventures Inc. Property: in Middletown. Amount: \$235,500. Filed May 17.

Loan Funder LLC Series 75006, as owner. Lender: Carp85 LLC. Property: in Newburgh. Amount: \$75,000. Filed May 22.

Smith, Christopher and Pamela Smith, as owner. Lender: Walden Savings Bank. Property: in Warwick. Amount: \$766,000. Filed May 24.

DEEDS

Above \$1 million

Great Enlightenment Buddhist Institute Society, Queens. Seller: Chippawalla Properties Inc., Dover Plains. Property: in Poughquag. Amount: \$5.3 million. Filed May 15.

GTM Realty One LLC, Kings Point. Seller: Deerfield Estates LLC, Boca Raton, Florida. Property: in Pawling. Amount: \$7.3 million. Filed May 14.

OMB Holdings LLC, Hopewell Junction. Seller: Charles F. Tucker III, Campbellsburg, Indiana. Property: in East Fishkill. Amount: \$1.4 million. Filed May 8.

Below \$1 million

3443 Fairview Ct LLC, Monroe. Seller: Toorak Capital Partners LLC. Property: in Poughkeepsie. Amount: \$237,000. Filed May 16.

39 Mountain Lane LLC, Beacon. Seller: Penelope Hedges Trust, Fishkill. Property: in Beacon. Amount: \$399,000. Filed May 13.

7 Old Route 22 LLC, Pawling. Seller: John J. Schurr Jr., Patterson. Property: in Pawling. Amount: \$12,000. Filed May 15.

Ayni Institute Inc., Boston, Massachusetts. Seller: Bold Change Inc., New Haven, Connecticut. Property: 530 Rudd Pond Road, Millerton. Amount: \$600,000. Filed May 8.

Cascade Mountain Road LLC, New York. Seller: Linden C. Chamberlin, Millerton. Property: in Amenia. Amount: \$500,000. Filed May 15.

Central Hudson Gas & Electric Corp., Poughkeepsie. Seller: Northeast Propiedades LLC, Poughkeepsie. Property: in Poughkeepsie. Amount: \$420,000. Filed May 9.

Crown Poughkeepsie LLC, Poughkeepsie. Seller: Congress Properties LLC, Pleasant Valley. Property: in Poughkeepsie. Amount: \$46,500. Filed May 7.

Dak Homes LLC, Tinton Falls, New Jersey. Seller: Gordon T. Denu Sr., Rhinecliff. Property: 27 Denu Way, Rhinebeck. Amount: \$235,000. Filed May 10.

Dhaliwal Properties LLC, Newburgh. Seller: Linda Conforti, Poughkeepsie. Property: in Hyde Park. Amount: \$500,000. Filed May 8.

Double R Capital Inc., Poughkeepsie. Seller: Darren J. Palmatier, Poughkeepsie. Property: in Poughkeepsie. Amount: \$151,000. Filed May 14.

EWD Properties LLC, Wappinger Falls. Seller: Harry Lazarus, Brooklyn. Property: 2715 W. Main St., Wappingers Falls. Amount: \$280,000. Filed May 16.

Fast Easy House Buyer Inc., Chester. Seller: Jennifer McKeown Hoerl, Hopewell Junction. Property: 2848 Route 52, Hopewell Junction. Amount: \$110,000. Filed May 7.

Five Harvests LLC, Wappinger Falls. Seller: Elaine Cottle, Hopewell Junction. Property: in Wappinger. Amount: \$215,000. Filed May 13.

G Dynasty Investments LLC, Tallahassee, Florida. Seller: Dao LLC, New Paltz. Property: in Poughkeepsie. Amount: \$369,000. Filed May 16.

Galkissage, Fernando, Bronx. Seller: Mr. and JG Enterprise LLC, Hopewell Junction. Property: in Poughkeepsie. Amount: \$325,000. Filed May 15.

Haven Dutchess LLC, Red Hook. Seller: Timothy Niekrewicz, Red Hook. Property: 30 Fisk St., Red Hook. Amount: \$270,500. Filed May 17.

Joseph Lori Builders Inc., Beacon. Seller: Anthony J. Furco Trust, Beacon. Property: in Beacon. Amount: \$450,000. Filed May 7.

Kingston Avenue New York LLC, New York. Seller: Lometa Mann, Beacon. Property: in Beacon. Amount: \$320,000. Filed May 10.

Luby, Mark, Pleasantville. Seller: US Bank Trust NA, Dallas, Texas. Property: 107 Marshall Road, Salt Point. Amount: \$415,000. Filed May 13.

LWF LLC, Stamford, Connecticut. Seller: Danny Fortune & Company Inc., Dover Plains. Property: in Dover. Amount: \$43,000. Filed May 16.

Mid-Hudson Development Corp., Hopewell Junction. Seller: Frank Marinaro, Hopewell Junction. Property: in East Fishkill. Amount: \$185,000. Filed May 6.

Mitchell, Cayman C., Long Island. Seller: Dutchess Builders LLC, LaGrangeville. Property: 157 Old Sylvan Lake Road, East Fishkill. Amount: \$655,000. Filed May 7.

MMRB Investors LLC, Wingdale. Seller: Elaine F. Ford Trust, Ormond Beach, Florida. Property: 3 Railroad Ave., Dover. Amount: \$450,000. Filed May 8.

Nesheiwat, Alla, Poughkeepsie. Seller: JJ Equity Holdings LLC, Poughkeepsie. Property: 18 Valley View Road, Poughkeepsie. Amount: \$439,000. Filed May 15.

Orellana, Carlos I. Zhunio, Mohegan Lake. Seller: Gennodie Family LLC, Danvers, Massachusetts. Property: in Poughkeepsie. Amount: \$505,000. Filed May 14.

Paysan LLC, Watertown. Seller: Amanda Jean Munch Myakka Ranch Trust, Sarasota, Florida. Property: in Milan. Amount: \$325,000. Filed May 8.

PNC Bank National Association, Salt Lake City, Utah. Seller: Kelly Greene. Property: 25 Tinkertown Road, Pleasant Valley. Amount: \$801,000. Filed May 13.

Psichas, Christiana Maria, Hyde Park. Seller: Market at Ludlow LLC, Red Hook. Property: in Red Hook. Amount: \$555,000. Filed May 9.

Ringel, Christina A., Poughkeepsie. Seller: ABD Stratford LLC, Poughkeepsie. Property: 10 Bartmouth Drive, Poughkeepsie. Amount: \$589,000. Filed May 15.

Smith, Felina, Bronx. Seller: Blue Skyline of New York Inc., Astoria. Property: 210 Hudson View Terrace, Hyde Park. Amount: \$398,000. Filed May 10.

Sorrentino, Robert, Poughkeepsie. Seller: TLP Associates LLC, Poughkeepsie. Property: in Poughkeepsie. Amount: \$85,000. Filed May 14.

Source Enterprises LP, Holmes. Seller: Judith E. Gurland, Holmes. Property: 24 Crescent Drive, Pawling. Amount: \$250,000. Filed May 8.

Surplus Asset Specialists Inc., Claymont, Delaware. Seller: Anthony Charles Lobalbo, Beverly Hills, Florida. Property: in East Fishkill. Amount: \$7,000. Filed May 7.

Vargas, Erik, New Rochelle. Seller: BWBI LLC, Millbrook. Property: in Poughkeepsie. Amount: \$475,000. Filed May 14.

Walters, Racquel, Cornwall-on-Hudson. Seller: Tiramisuiskey LLC, Huntington. Property: 36 Brothers Road, Poughquag. Amount: \$490,000. Filed May 13.

Yakush, Ryan, Pleasantville. Seller: Grove Home Construction LLC, Pleasant Valley. Property: 103 Grove, Poughkeepsie. Amount: \$549,000. Filed May 16.

Zaccardo, Elissa, Toms River, New Jersey. Seller: Arch Ridge LLC, Greenwich, Connecticut. Property: in Beekman. Amount: \$407,000. Filed May 10.

JUDGMENTS

Allen, Emenike, Middletown. \$1,555 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Alvarez, Gilbert, Middletown. \$1,156 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed May 28.

Barker, Kerwin, Middletown. \$10,274 in favor of Cavalry SPV I LLC and Citibank, Sioux Falls, South Dakota. Filed May 23.

Bishop, Genevieve K., Highland Mills. \$2,534 in favor of Capital One, McLean, Virginia. Filed May 23.

Campos, Etil, Middletown. \$7,656 in favor of Discover Bank, New Albany, Ohio. Filed May 28.

Cohen, Richard, et al, London, England. \$283,978 in favor of TV Tech Managers Inc., Warwick. Filed May 22.

Colasuonno, Christopher, New Windsor. \$5,115 in favor of Discover Bank, New Albany, Ohio. Filed May 28.

Contreras, Jesus, Middletown. \$1,598 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Davignon, Christopher, Slate Hill. \$60,115 in favor of Citizens Bank, Johnston, Rhode Island. Filed May 28.

Doyen, Jaime, Middletown. \$4,510 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Dzeloska, Gulten, Middletown. \$5,116 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Evans, Shalamar, New Windsor. \$2,697 in favor of Cavalry SPV I LLC and Citibank, Sioux Falls, South Dakota. Filed May 23.

Feldman, Yoel, et al, Monroe. \$30,109 in favor of Keybank NA, Buffalo. Filed May 28.

Friedrich, Zlaty, Highland Mills. \$7,121 in favor of Cavalry SPV I LLC and Citibank, Sioux Falls, South Dakota. Filed May 23.

Garay, Erick, Highland Mills. \$5,439 in favor of Cavalry SPV I LLC and Citibank, Sioux Falls, South Dakota. Filed May 23.

Garland, Brian K., Middletown. \$7,477 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Gonzalez, Carlos, Middletown. \$3,518 in favor of Horizons at Wawayanda LLC, Middletown. Filed May 28.

Gross, Shlomo Z., Monroe. \$20,117 in favor of American Express National Bank, Sandy, Utah. Filed May 22.

Gual, Vincent M., Washingtonville. \$2,953 in favor of Capital One, McLean, Virginia. Filed May 28.

Haaksma, Matthew, Middletown. \$7,344 in favor of Capital One, Glen Allen, Virginia. Filed May 28.

Hamm, Lydell C., Middletown. \$6,640 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Hernandez, Analleli, Middletown. \$1,592 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Holness, Peter R., Washingtonville. \$8,346 in favor of Bank of America, Charlotte, North Carolina. Filed May 22.

Horler, Mark, Middletown. \$6,670 in favor of Stoneridge Manor Apartments Inc., Middletown. Filed May 29.

Hosking, Craig J., Middletown. \$3,269 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Jados, Richard, Walden. \$1,199 in favor of Credit Corp Solutions Inc., Draper, Utah. Filed May 24.

Jaxcustoms LLC, et al, Arlington, Massachusetts. \$22,399 in favor of Simply Funding LLC, Chester. Filed May 24.

Jean, Marvin, Harriman. \$5,575 in favor of Discover Bank, New Albany, Ohio. Filed May 24.

Johnson, Tyhesha, Newburgh. \$4,815 in favor of Bourne & Kenney Redevelopment LLC, Newburgh. Filed May 28.

Korol, Matthew, Newburgh. \$6,427 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed May 29.

Lewis, Devon, Walden. \$22,025 in favor of MRM2 Miller, Monroe. Filed May 28.

Madera, Adriana, Middletown. \$1,638 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed May 29.

Nine Lives Sanctuary LLC and Donald Cofield, Bronx. \$27,587 in favor of American Express National Bank, Sandy, Utah. Filed May 28.

Olitan, Julius A., Newburgh. \$10,098 in favor of Midland Credit Management Inc., San Diego, California. Filed May 29.

Oquendo, Unguel, Middletown. \$7,216 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Pabon, Mario J., Newburgh. \$1,795 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Reyes, Maria Y., Middletown. \$2,545 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Riosa, Maria, Port Jervis. \$2,243 in favor of Midland Credit Management Inc., San Diego, California. Filed May 29.

Robertson, Shenekqua, Middletown. \$2,936 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Rodriguez, Marilyn, Middletown. \$1,192 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Salas, Maria J., Middletown. \$1,126 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Sangricoli, Michelle A., Middletown. \$2,792 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Shah, Tasawar, Middletown. \$1,469 in favor of Midland Credit Management Inc., San Diego, California. Filed May 29.

Simson, Brandon, Otisville. \$16,299 in favor of Discover Bank, New Albany, Ohio. Filed May 24.

Tondreau, Matthew R, Middletown. \$3,670 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Turse, Raymond E., Middletown. \$2,693 in favor of Midland Credit Management Inc., San Diego, California. Filed May 29.

Velez, Marie, Port Jervis. \$2,944 in favor of Midland Credit Management Inc., San Diego, California. Filed May 29.

Williams, Freddie L., Middletown. \$1,605 in favor of Cavalry SPV I LLC, Valhalla. Filed May 29.

Barbosa, Luis, as owner. \$60,000 in favor of Harmonay Stephen. Property: 10 Stonewall Road, Monroe. Filed May 24.

Cornerstone Family Healthcare, as owner. \$77,782 in favor of Unified Door & Hardware Group LLC. Property: in Newburgh. Filed May 31.

Lorenzo, Danny, as owner. \$12,250 in favor of Solis Drywall LLC. Property: 16 Roosevelt Place, Newburgh. Filed May 30.

Newburgh SHG 47 LLC, as owner. \$93,391 in favor of Certified Lumber of Bloomingburg LLC. Property: 112 Broadway, Newburgh. Filed May 23.

Newburgh SHG 47 LLC, as owner. \$37,960 in favor of Y&L Interior LLC. Property: 112 Broadway, Newburgh. Filed May 31.

Newburgh SHG 50 LLC, as owner. \$13,397 in favor of Y&L Interior LLC. Property: 184 Liberty St., Newburgh. Filed May 31.

Newburgh SHG 52 LLC, as owner. \$1,135 in favor of Uppercut Associates Inc. Property: 108 Broadway, Newburgh. Filed May 23.

Newburgh SHG 52 LLC, as owner. \$8,972 in favor of Y&L Interior LLC. Property: 108 Broadway, Newburgh. Filed May 31.

Shelley, Patrick and Elizabeth Shelley, as owner. \$2,500 in favor of Rustic Contracting LLC. Property: 9 and 11 Upper Hillman. Warwick. Filed May 24.

TBZ Trading LLC and Rich Builders, as owner. \$12,163 in favor of Artistic Tile & Stone. Property: 40 Weygant Hill. Woodbury. Filed May 21.

NEW BUSINESSES

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

Partnerships

Dapos Country Market, 832 Court 12, New Hampton 10958. c/o Diana L. Doughty and Charles P. Forino. Filed May 31.

Sole Proprietorships

Clyde Salon, 3642 James St., Middletown 10940. c/o Euclides Perez Mendez. Filed June 5.

Concierge Services, 17 Ridge St., Middletown 10940. c/o Julie Ann Ziavras. Filed May 31.

Dahlquist HVAC & Plumbing, 271 Tillson Lake Road, Wallkill 12589. c/o Jesse Thomas Dahlquist. Filed June 3.

Dear Ocean Studio, 79 Kings Hill Road, Walden 12586. c/o Julie Lauren Vinum. Filed June 4.

F&C Cleaning Co., 62 Belmont Ave., Middletown 10940. c/o Francis Campos Bell. Filed May 31.

Hair Envy, 5186 Road, 9W, Newburgh 12550. c/o Tonya M. Lucas. Filed June 5.

House of a Thousand Flowers, 11 Spring St., No. 26 Newburgh 12550. c/o Kristina Luisa Santiago. Filed June 4.

Jeans Little Beans, 118 Delafield Lane, Newburgh 12550. c/o Jeannie Watson Janell Wigfall. Filed June 3.

Josue Mobile Mechanic, 120 Wickham Ave., Middletown 10940. c/o Rudy Josue Norales Lopez. Filed June 4.

Saras Little Corner, 11 Bede Terrace, Cornwall-on-Hudson 12518. c/o Ilici Giralaine Velarde. Filed June 4.

Slate Studio Hair Design, 2901 US 6, Suite 3, Slate Hill 10973. c/o Victoria Devries. Filed May 31.

Sunset Ridge Feathered Farm, 50 James Wilkinson Road, Rock Tavern 12575. c/o Stacylee E. Johnson. Filed May 31.

TG & Son Landscaping, 331 Neversink Drive, Port Jervis 12771. c/o Tonya Marie Fuller. Filed June 3.

Tree of Life, 90 West St., Newburgh 12550. c/o Gregory Allen Hines. Filed June 3.

BUILDING PERMITS

Commercial

1100 High Ridge LLC, Stamford, contractor for 1100 High Ridge LLC. Remove existing canopy before installing a new awning attached to the wall at 1100 High Ridge Road, Stamford. Estimated cost: \$11,645. Filed May 10.

1100 High Ridge LLC, Stamford, contractor for 1100 High Ridge LLC. Install new sign on the awning at 1100 High Ridge Road, Stamford. Estimated cost: \$N/A. Filed May 10.

AP Construction, Stamford, contractor for Seven 07 Summer LLC. Perform replacement alterations at 707 Summer St., Stamford. Estimated cost: \$225,000. Filed May 13.

Adi East Inc., South Salem, New York, contractor for CP VII Vela LLC. Perform replacement alterations at 54 W. Park Place, Stamford. Estimated cost: \$250,000. Filed May 9.

Bautista, Jose A., Milford, contractor for Glenbrook Center LLC a.k.a. Kidstrong. Install an illuminated channel letter sign on building at 473 Hope St., Stamford. Estimated cost: \$5,000. Filed May 30.

Blackwell Construction LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Perform replacement alterations at 400 Atlantic St., Stamford. Estimated cost: \$1,000,000. Filed May 20.

Blackwell Construction LLC, Fairfield, contractor for Stamford Washington Office LLC. Convert double offices to private offices and reconfigure existing furniture at 677 Washington Blvd., Stamford. Estimated cost: \$144,000. Filed May 1.

Blackwell Construction LLC, Fairfield, contractor for Blackwell Construction LLC. Perform replacement alterations at 208 Harbor Drive, Stamford. Estimated cost: \$318,000. Filed May 30.

BLT Management LLC, Stamford, contractor for One Elmcroft Stamford LLC. Perform a structural infill of floor penetrations with steel and concrete levels at 100 Elmcroft Road, Stamford. Estimated cost: \$470,000. Filed May 22.

Camsan Inc., Stamford, contractor for RMS Greyrock Place LLC. Install 10 EV chargers at 150 Broad St., Stamford. Estimated cost: \$26,000. Filed May 3.

Church of Annunciation, Stamford, contractor for Church of Annunciation. Set up tents for its annual event at 1230 Newfield Ave., Stamford. Estimated cost: \$5,200. Filed May 21.

City of Stamford Cove Island Marina, Stamford, contractor for the city of Stamford Cove Island Marina. Add a bathroom to existing city building as well as build a 50-square-foot addition for an additional bathroom at 1125 Cove Road, Stamford. Estimated cost: \$30,000. Filed May 7.

Residential

A Vitti Excavators LLC, Stamford, contractor for Vitti Rina and Rita Derubis. Renovate and replace existing rear stairs in the same location. Add mechanical room to the basement, renovate the first and second floor and kitchen and bathroom on first floor. Add new bedroom to the first floor and add new walkway at 35 Harbor St., Stamford. Estimated cost: \$127,500. Filed May 2.

ACE Contracting LLC, Monroe, contractor for Martha D. Kramer and John M. Zimmerman. Remodel one existing bathroom without changing its footprint at 69 Gary Road, Stamford. Estimated cost: \$23,000. Filed May 28.

ADJ Exterior Home Improvements LLC, Stamford, contractor for Antonio Rolando Jr. Remove existing roofing and install new roofing with all underlayment at 101 Greenwich Ave., Stamford. Estimated cost: \$14,500. Filed May 9.

Alexandre, Karolina Pardo and Marco Alexandre, Stamford, contractor for Karolina Pardo and Marco Alexandre. Legalize retaining wall at 80 Bartlett Lane, Stamford. Estimated cost: \$17,000. Filed May 10.

Alfonso, Rafael and Miryam Y. Alfonso, Stamford, contractor for Miryam Y. and Rafael Alfonso. Replace siding on entire house at 240 Knickerbocker Ave., Stamford. Estimated cost: \$15,000. Filed May 28.

Alvaro L. Carpentry Pro LLC, Stamford, contractor for Jerry Wen Hao Feng and Yu Tao. Replace existing windows, renovate bathrooms, replace existing balcony decking and guardrail and open walls for trade work at 216 Davenport Drive, Stamford. Estimated cost: \$519,523. Filed May 10.

B&P Contractors LLC, Bethel, contractor for Ana J. and Jose Cepeda. Renovate kitchen, remove breakfast room and walls, expand the kitchen area, pad down living room and ceilings. Alter closets in bedrooms and convert one master closet into a laundry room. Renovate master bathroom without changes to the existing layout, relocate water heater and increase the closet space at 143 Hoyt St., Stamford. Estimated cost: \$140,000. Filed May 13.

Barkas, Maria N., Stamford, contractor for Maria N. Barkas. Perform replacement alterations at 119 Crestview Ave., Stamford. Estimated cost: \$65,000. Filed May 30.

Bradsell Painting Inc., Bedford, New York, contractor for Bryan Keogh and Vorobel Oksana. Renovate hall bath, replace all fixtures, window, insulation and sheetrock at 42 Andover Road, Stamford. Estimated cost: \$13,513. Filed May 24.

C and C Roofing LLC, Vernon, contractor for Michael and Barbara Mandel. Remove existing roof and reroof 33 Crofts Lane, Stamford. Estimated cost: \$23,100. Filed May 30.

C&T Design Build LLC, Ossining, New York, contractor for Paul and Barbara Schultz. Finish basement, install new half bathroom and enclose existing mechanical room at 95 Erickson Drive, Stamford. Estimated cost: \$70,000. Filed May 6.

Cannondale Generators Inc., Wilton, contractor for Laurence E. and Orna R. Anker. Install Generac generator with 200amp service-rated switch and a 500-gallon above-ground tanks at 61 Mill Valley Lane, Stamford. Estimated cost: \$15,500. Filed May 3.

Collington, Emily, Stamford, contractor for Emily Collington. Remove existing roof and reroof 290 Greenwich Ave., Stamford. Estimated cost: \$5,000. Filed May 16.

Collins Pharmacy Inc., Fairfield, contractor for Carole Ziegler. Update wheelchair ramp at 131 Courtland Ave., Stamford. Estimated cost: \$4,922. Filed May 9.

Cornerstone Construction and Marble LLC, Bridgeport, contractor for Grace Catalano. Add a single story on first floor of residence at 95 Intervale Road, Stamford. Estimated cost: \$40,000. Filed May 30.

Custom Builders Group LLC, Stamford, contractor for Julie Daniel, 2017 Revocable Living Trust. Install new sliding door at 255 West Lane, Stamford. Estimated cost: \$4,500. Filed May 3.

Dalton Gordon LLC, Stamford, contractor for Ira Jeffrey Turshen and Sharon Turshen. Replace existing deck structure and railings and deck addition at 54 Doral Farm Road, Stamford. Estimated cost: \$44,884. Filed May 15.

Dariusz, Lesniewski, Darien, contractor for Haran Sriram and Avuthu Suneetha. Install generator source of power at 50 Mac Arthur Lane, Stamford. Estimated cost: \$12,000. Filed May 10.

DiGiorgi Roofing & Siding Inc., Beacon Falls, contractor for Christine J. Biase. Strip entire house roof down to wood decking. Inspect and replace all plywood as needed. Tape all plywood seams, install ice barrier and new asphalt shingles at 18 Ferro Drive, Stamford. Estimated cost: \$13,000. Filed May 3.

Donelan-Avery, Dorothea, Stamford, contractor for Dorothea Donelan-Avery. Reduce residence to core to remediate mold contamination and perform structural repairs. Work includes replacement of windows, insulation, new interior doors, finishes and trim and new electrical, plumbing and mechanical systems at 60 Sea Beach Drive, Stamford. Estimated cost: \$206,000. Filed May 10.

Earthlight Technologies LLC, Ellington, contractor for Cynthia and Taras Kucher. Remove existing panels for roof replacement and reinstall with new proposed roof-mounted grid-tied solar PV system consisting of nine sun power units at 131 Bentwood Drive, Stamford. Estimated cost: \$20,500. Filed May 28.

East Coast Custom Builders LLC, Stamford, contractor for 1 Rogers Road LLC. Renovate kitchen, 5 bathrooms, and 5 bedrooms and other miscellaneous areas at 1 Rogers Road, Stamford. Estimated cost: \$200,000. Filed May 6.

Eastern Jungle Gym Inc., Carmel, New York, contractor for Lianne V. Devery and Michael Spindler. Replace and expand existing deck with new deck, swim spa and stairs to grade at 20 Gilford St., Stamford. Estimated cost: \$59,000. Filed May 17.

Ejgeneralcontractors LLC, Greenwich, contractor for Vardhineni Ragarsh. Create a new bedroom and full bathroom in the attic at 105 Knickerbocker Ave., Stamford. Estimated cost: \$23,238. Filed May 24.

Exceptional Home Improvements LLC, Trumbull, contractor for Federal National Mortgage Association. Replace existing roof with new asphalt shingle roof on house and garage at 11 Warchol Lane, Stamford. Estimated cost: \$8,250. Filed May 3.

Farina, Katherine W., Stamford, contractor for Katherine W. Farina. Legalize roof replacement and replace windows at 29 Three Lakes Drive, Stamford. Estimated cost: \$40,500. Filed May 28.

Fernando Ruiz Improvements LLC, Stamford, contractor for Edward Raboy. Include a master bedroom suite, lower-level bedroom, elevator, garage space, mechanical room, laundry room, and enclosed porch at 688 Westover Road, Stamford. Estimated cost: \$450,000. Filed May 1.

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:

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COURT CASES

Bridgeport Superior Court

Bogopa BP Corporation, et al, Bridgeport. Filed by Rosianne Colin, Bridgeport. Plaintiff's attorney: The Flood Law Firm LLC, Middletown. Action: The plaintiff was lawfully on the premises controlled by the defendant when she allegedly was caused to fall due to liquid on the grocery store floor, thereby causing her to suffer injuries and losses. The plaintiff seeks more than \$15,000 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6133073-S. Filed April 5.

Chase, Daniel, Norwalk. Filed by Jeffrey Nusbaum, Westport. Plaintiff's attorney: Cohen & Wolf PC, 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. FBT-CV-24-6134308-S. Filed May 20.

Chirgwin, Dylan M., et al, Trumbull. Filed by Omar Castillo, West Haven. Plaintiff's attorney: Brandon Broderick LLC, Bridgeport. 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-24-6134236-S. Filed May 16.

Peterlinz, Christine, Fairfield. Filed by Felipe Teles Augusto Rabelo, Bridgeport. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks 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-24-6134102-S. Filed May 14.

Danbury Superior Court

Casper, Katelynn Ann, Finksburg, Maryland. Filed by Jennifer D'Aprile, Brookfield. Plaintiff's attorney: Maurizio D. Lancia, Bridgeport. 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-24-6049701-S. Filed April 1.

Guaman, Wilmer, Woodhaven. Filed by Robert Neff, Danbury. Plaintiff's attorney: Jacobs & Jacobs LLC, New Haven. 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-24-6049571-S. Filed March 19.

Liberty Mutual General Insurance Co., Hartford. Filed by Kurt Goudy, Newtown. Plaintiff's attorney: The Haymond Law Firm PC, Hartford. 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-24-6049787-S. Filed April 9.

Tenk, Michael, New Milford. Filed by Debra Stanton, New Milford. Plaintiff's attorney: Coyne Von Kuhn & Brady LLC, Shelton. 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-24-6049714-S. Filed April 2.

TGP & H Inc., et al, Greenville, Illinois. Filed by My Connecticut Oasis, LLC, Danbury. Plaintiff's attorney: Updike Kelly & Spellacy, Hartford. Action: The plaintiff entered into an agreement with defendant whereby defendant would install the Geothermal System relying on the equipment recommendations and expertise. As of this date, the plaintiff does not have an operational Geothermal System, due to improper and negligent installation and/or defective design of the Geothermal System by the defendant. 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-24-6049837-S. Filed March 7.

Stamford Superior Court

AAA HVAC Services LLC, et al, Reston, Virginia. Filed by Speedy Funding LLC, New Haven. Plaintiff's attorney: Steven Berkovitch, Pomona, New York. Action: The plaintiff and defendant executed a commercial standard merchant cash advance agreement in favor of the plaintiff pursuant to which certain sums of money were advanced to the defendants and required to be repaid to plaintiff. The defendants were required to make daily payments, however the defendants have breached the obligations of the MCA and have failed to tender the daily installment payments when due. 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-24-6066630-S. Filed May 7.

18 Echo Lane LLC, Greenwich. Seller: Abbott C. Jones and Carol D. Jones, Greenwich. Property: 18 Echo Lane, Greenwich. Amount: \$1,950,000. Filed June 4.

28 Lockwood LLC, Beaverton, Oregon. Seller: Peter Bergschneider and Jacqueline Howe, Old Greenwich. Property: 28 Lockwood Drive, Old Greenwich. Amount: \$2,928,000. Filed June 5.

3 Chinmoy LLC, Valhalla, New York. Seller: The Flouty Family Limited Partnership, Riverside. Property: 3 Chimoy Ave., Greenwich. Amount: \$399,000. Filed June 5.

616 Indian Field Road LLC, Greenwich. Seller: Peter G. Jepsen and Brooke S. Jepsen, Riverside. Property: 616 Indian Field Road, Greenwich. Amount: \$16,150,000. Filed June 4.

Woodin, Linda D., Westport. Filed by Paride De Calice, Fairfield. Plaintiff's attorney: Matthew Julian Forrest, Wethersfield. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-24-6067140-S. Filed May 28.

Woolven, Gregg, et al, Cos Cob. Filed by Ana Sanchez, Milford. Plaintiff's attorney: Law Offices of Bradley L. Sorrentino LLC, Milford. 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-24-6066668-S. Filed Dec. 27.

DEEDS

Commercial

168 North Water LLC, New York, New York. Seller: Greenwich Living LLC, Providence, Rhode Island. Property: 168 N. Water St., Greenwich. Amount: \$2,450,000. Filed June 4.

18 Echo Lane LLC, Greenwich. Seller: Abbott C. Jones and Carol D. Jones, Greenwich. Property: 18 Echo Lane, Greenwich. Amount: \$1,950,000. Filed June 4.

28 Lockwood LLC, Beaverton, Oregon. Seller: Peter Bergschneider and Jacqueline Howe, Old Greenwich. Property: 28 Lockwood Drive, Old Greenwich. Amount: \$2,928,000. Filed June 5.

3 Chinmoy LLC, Valhalla, New York. Seller: The Flouty Family Limited Partnership, Riverside. Property: 3 Chimoy Ave., Greenwich. Amount: \$399,000. Filed June 5.

616 Indian Field Road LLC, Greenwich. Seller: Peter G. Jepsen and Brooke S. Jepsen, Riverside. Property: 616 Indian Field Road, Greenwich. Amount: \$16,150,000. Filed June 4.

Alumni Real Estate LLC, Bedford, New Hampshire. Seller: Joan Faviana and Janet Marcolini, Fairfield. Property: 560 Fairfield Beach Road, Fairfield. Amount: \$1,625,000. Filed June 13.

Collins, Moira and Arlene Ann Collins, Venice, Florida. Seller: 143 Hoyt LLC Stamford. Property: 143 Hoyt St., Unit 3M, Stamford. Amount: \$410,000. Filed June 4.

Gleason Avenue LLC, Stamford. Seller: B&D Parker Realty LLC, Stamford. Property: 49 Gleason Ave., Stamford. Amount: \$1. Filed June 5.

Glenstone Development P1 LLC, Fairfield. Seller: Ollie Perez, Richmond, Virginia. Property: 274 High St., Fairfield. Amount: \$91,666. Filed June 11.

Glenstone Development P1 LLC, Fairfield. Seller: Ethel McClain, Wilson, North Carolina. Property: 274 High St., Fairfield. Amount: \$91,666. Filed June 11.

Lucky 13 Farm LLC, Westport. Seller: Butternut Farm LLC, Southport. Property: 1120 Hulls Highway, Southport. Amount: \$1,013,000. Filed June 12.

Paul, Moni G. and Mani Dey, Stamford. Seller: AJS Management LLC, Danielson. Property: 48 Vernon Place, Stamford. Amount: \$570,000. Filed June 5.

Tolliver, Victor, Stamford. Seller: Water's Edge Enterprises LLC, Norwalk. Property: 205 Hope St., Unit 7, Stamford. Amount: \$590,000. Filed June 5.

Trust For Spouse VI, Greenwich. Seller: Henry Volquardsen, Greenwich. Property: 4 Sound Shore Drive, Unit 11, Greenwich. Amount: \$2,900,000. Filed June 5.

VTLO Holdings LLC, Trumbull. Seller: Lonetown LLC, Westport. Property: 49 Ryan St., Stamford. Amount: \$550,000. Filed June 5.

Residential

Aerim, Kim, Greenwich. Seller: Lawrence Corra, Greenwich. Property: 37 Mary Lane, Greenwich. Amount: \$960,000. Filed June 5.

Baltosiewich, John and Michael Kusz, Silver Spring, Maryland. Seller: Connor Clowes, Franklin, Massachusetts. Property: 230 High Ridge Road, Stamford. Amount: \$650,000. Filed June 5.

Bluth, Steven and Jocelyn Bluth, Stamford. Seller: Rosalind V. Davis, Stamford. Property: 47 Ledge Brook Road, Stamford. Amount: \$976,000. Filed June 4.

Capone, Edward and Paige Capone, Warwick, Rhode Island. Seller: Karen Elizabeth James and Robert Terrell James III, Stamford. Property: 256 Woodbine Road, Stamford. Amount: \$10. Filed June 5.

Capuno, Rowena, Stamford. Seller: Rolando Capuno and Angeles M. Capuno, Stamford. Property: 639 Summer St., Unit 7, Stamford. Amount: \$1. Filed June 4.

Coope-Epstein, Janet, Stamford. Seller: Zubaida Khan, Stamford. Property: 237 Strawberry Hill Ave., Unit 43, Stamford. Amount: \$500,000. Filed June 3.

Davis, Scott Michael and John Jeffi, Stamford. Seller: Robert P. Saverine and Barbara H. Saverine, New Canaan. Property: 228 Slice Drive, Stamford. Amount: \$815,000. Filed June 4.

Ferrucci, Janice and Leonard Ferrucci, Stamford. Seller: Harry E. Penden III and Thomas C. Steen, Greenwich. Property: 35 W. Rock Trail, Stamford. Amount: \$10. Filed June 4.

Floyd, Darin and Rebecca Floyd, Scituate, Massachusetts. Seller: Linda Maiocco, Fairfield. Property: Lot 2, Map 3562, Stoneleigh Road, Fairfield. Amount: \$N/A. Filed June 11.

Gaugler, Dean H. and Laurie S. Gaugler, Fairfield. Seller: Dean Gaugler and Laurie S. Gaugler, Fairfield. Property: 700 Towne House Road, Fairfield. Amount: \$1. Filed June 11.

Gutierrez Urbon, Jose Luis, Oswego, Oregon. Seller: Clement P. Patafio and Jennifer Johnson, Fairfield. Property: 337 Hill Brook Lane, Fairfield. Amount: \$1,725,000. Filed June 11.

Held, Michael R. and Deborah K. Held, Fairfield. Seller: Stephen Hourihan and Molli Hourihan, Fairfield. Property: 645 Warner Hill Road, Fairfield. Amount: \$26,000. Filed June 12.

Katsetos, Christos and Mary Katsetos, Southport. Seller: Christos Katsetos and Mary Katsetos, Southport. Property: 50 Grist Mill Lane, Southport. Amount: \$NA. Filed June 10.

Kehrer, Andrew and Clodagh Kenny, Beacon, New York. Seller: Thaddea Sheridan, Stamford. Property: 164 Forest St., Stamford. Amount: \$720,000. Filed June 3.

Kim, Alexander and Jee Hye Kim, Stamford. Seller: Sandra Martinez Gordillo, Stamford. Property: 240 Sycamore Terrace, Stamford. Amount: \$1,000,000. Filed June 3.

Leon, Maira, Stamford. Seller: Roberta Critzman, Stamford. Property: 91 Saint Charles Ave., Stamford. Amount: \$525,000. Filed June 3.

Locke, Samuel and Colleen Locke, Fair Haven, New Jersey. Seller: Peter Chaffey and Mihaela Stojanovic Chaffey, Fairfield. Property: 125 Canterbury Lane, Fairfield. Amount: \$1,305,000. Filed June 13.

Magnuson, Robert and Elizabeth Magnuson, Stamford. Seller: Pranav Gupta and Jyotsna Mirchandani, Stamford. Property: 1 Broad St., Unit 14A, Stamford. Amount: \$925,000. Filed June 4.

Mathew, Noel and Christine Mathew, Greenwich. Seller: Joshua N. Gottlieb, Stamford. Property: 19 High St., Greenwich. Amount: \$815,000. Filed June 5.

Merjan, Emily, Old Greenwich. Seller: Alanna Berger, Old Greenwich. Property: 53 Keofferam Road, Old Greenwich. Amount: \$4,485,000. Filed June 5.

Murphy, Krystal K. and **Timothy J. Murphy**, Stamford. Seller: Robert K. Spitz and Alyssa Spitz, Greenwich. Property: 469 Taconic Road, Greenwich. Amount: \$3,100,000. Filed June 3.

Neville, Lynn and **Brian Neville**, Greenwich. Seller: Jacqueline A. Gospodinoff, Greenwich. Property: 52 Lafayette Place, Unit 3I, Greenwich. Amount: \$330,000. Filed June 5.

Oesterle, Adam and **Jennifer Rentzel**, New York, New York. Seller: Christopher Laria and Dina Petrafesa, Stamford. Property: 38 Ashton Road, Stamford. Amount: \$1,100,000. Filed June 4.

Oliveros Avalos, Jose, New Rochelle, New York. Seller: Hong Chen and William Chen, Stamford. Property: 24 Home Court, Unit 11, Stamford. Amount: \$335,000. Filed June 3.

Ortiz Garcia, Roberto, Stamford. Seller: Josephine A. Sapia, Stamford. Property: 4 Old Barn Road South, Stamford. Amount: \$490,000. Filed June 4.

Paccione, Maryanne, Stamford. Seller: Vilson Shtufaj and Zef Shtufaj, Stamford. Property: 148 Bouton Street West, Stamford. Amount: \$799,000. Filed June 5.

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Questions and comments regarding this section should be directed to:

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Phone: 914-694-3600

Polishchuk, Vladislav and **Ashley L. Tompkins**, Stamford. Seller: Belinda Barbieri, Southport. Property: 85 Camp Ave., Unit 5-B, Stamford. Amount: \$615,000. Filed June 3.

Pratt, James and **Susan Pratt**, Stamford. Seller: Aleksey Likvornik and Yulia Likvornik, Stamford. Property: Lots 17 and 18, Map 1316, Stamford. Amount: \$795,700. Filed June 3.

Ragunandan, Kannan and **Dasaratha Rama**, Pembroke Pines, Florida. Seller: Andrew T. Hoder, Fairfield. Property: 28 Heather Lane, Fairfield. Amount: \$1,225,000. Filed June 12.

Schemera, Charles and **Jean Nicole Delgado**, Norwalk. Seller: Thomas E. Reinckens and Carlyn Reinckens, Stamford. Property: 379 Briar Brae Road, Stamford. Amount: \$1,275,000. Filed June 5.

Schulman, Michaela Lynn and **Sebastian Ozyp**, Boston, Massachusetts. Seller: Nancy J. Mason, Norwalk. Property: 241 Knollwood Drive, Fairfield. Amount: \$765,000. Filed June 11.

Steinert, Alice J., Brooklyn, New York. Seller: Joan Mitola, Fairfield. Property: 516 Reid St., Fairfield. Amount: \$585,000. Filed June 14.

Tsao, Jonathan and **Felicia Tsao**, Fairfield. Seller: Jennifer Michael, Fairfield. Property: 177 Farmington Ave., Fairfield. Amount: \$600,000. Filed June 10.

Zhang, Xiaomin and **Lebo Xu**, Greenwich. Seller: Oshri LLC, Greenwich. Property: 1 Bonwit Road, Greenwich. Amount: \$2,260,000. Filed June 7.

Ziljkic, Mersim and **Elvira Ziljkic**, Stamford. Seller: Marie St. Juste and Jean St. Juste, Stamford. Property: 228 Seaton Road, Unit 29-B-1, Stamford. Amount: \$275,000. Filed June 5.

LIS PENDENS

327 Glenbrook LLC, Stamford. Filed by Marinosci Law Group PC, Warwick, Rhode Island, for Wilmington Savings Fund Society. Property: 327 Glenbrook Road, Stamford. Action: foreclose defendant's mortgage. Filed May 30.

Bagaporo, Jerome, Stamford. Filed by The Pickel Law Firm LLC, Stamford, for Carlo Maria Cabal. Property: 69 Palmer St., Unit A, Stamford. Action: foreclose defendant's mortgage. Filed May 28.

Cross, David C., et al, Greenwich. Filed by McCalla Raymer Leibert Pierce LLC, Hartford, for M&T Bank. Property: 40 W. Elm St., Apt 4H, Greenwich. Action: foreclose defendants' mortgage. Filed June 10.

Doonan, Philomena, et al, Stamford. Filed by Hastings, Cohan & Walsh LLP, Ridgefield, for Ridgefield Bank Mortgage Corp. Property: 560 Rock Rimon Road, Stamford. Action: foreclose defendants' mortgage. Filed May 28.

Eaker, Dean R., et al, Greenwich. Filed by McCalla Raymer Leibert Pierce LLC, Hartford, for Wilmington Savings Fund Society. Property: 284 Riversville Road, Greenwich. Action: foreclose defendants' mortgage. Filed June 17.

Goldstein, David, et al, Fairfield. Filed by McCalla Raymer Leibert Pierce LLC, Hartford, for Federal Home Loan Mortgage Corp. Property: 92 Highlawn Road, Fairfield. Action: foreclose defendants' mortgage. Filed June 4.

Johnson, Alicia Lana, et al, Stamford. Filed by McCalla Raymer Leibert Pierce LLC, Hartford, for Nationstar Mortgage LLC. Property: 169 Fairfield Ave., Stamford. Action: foreclose defendants' mortgage. Filed May 28.

McCarthy, Kevin J., et al, Stamford. Filed by McCalla Raymer Leibert Pierce LLC, Hartford, for JPMorgan Chase Bank NA. Property: 79 Elizabeth Ave., Stamford. Action: foreclose defendants' mortgage. Filed May 29.

Tri-State Business Ventures III LLC, Fairfield. Filed by Cohen and Wolf PC, Bridgeport, for the town of Fairfield. Property: 159 Forest Ave., Fairfield. Action: foreclose defendant's mortgage. Filed June 3.

MORTGAGES

Alperovich, Daniel and **Gwynne Alperovich**, Fairfield, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 10 Eagle Drive, Fairfield. Amount: \$125,000. Filed April 29.

Bell, Cynthia, Norwalk, by Kim Rizza. Lender: Ark-La-Tex Financial Services LLC, 5160 Tennyson Pkwy, Suite 1000, Plano, Texas. Property: 377 Grasmere Ave., Fairfield. Amount: \$420,000. Filed April 29.

Bloomenthal, Michael J. and **Lindsey Bloomenthal**, Fairfield, by Katrina Moore. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 22 Hunter Lane, Fairfield. Amount: \$150,000. Filed May 1.

Browne, Janet E., Stamford, by Rory K. McGuinness. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 59 Arnold Drive, Stamford. Amount: \$200,000. Filed April 23.

Buckley, Lauren H. and **Sean P. Buckley**, Greenwich, by Robert V. Sisca. Lender: Morgan Stanley Private Bank NA, 4270 Ivy Pointe Blvd., Suite 400, Cincinnati, Ohio. Property: 4 Cove Ridge Lane, Old Greenwich. Amount: \$4,350,000. Filed May 6.

Bylow, Lance and **Gretchen Bylow**, Greenwich, by Douglas Seltzer. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 163 Old Church Road, Greenwich. Amount: \$1,000,000. Filed May 1.

Campfield, Laura B. and **K. Beau Campfield**, Fairfield, by Josie Ponce. Lender: Sikorsky Financial Credit Union Inc., 1000 Oronoque Lane, Stratford. Property: 51 Dwight St., Fairfield. Amount: \$100,000. Filed May 3.

Cardona, Cesar, Stamford, by Christian W. Bujdud. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 78 Virgil St., Stamford. Amount: \$836,500. Filed April 26.

Carew, Katherine and **Brian Carew**, Sunnyside, New York, by Jamie K. Gerard. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 230 Toilsome Hill Road, Fairfield. Amount: \$731,328. Filed May 2.

Cruz, Jaime M. and **Maria Leonor S. Cruz**, Stamford, by David P. Lasnick. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 76 Oakdale Road, Stamford. Amount: \$560,000. Filed April 26.

Dolzani, Karen, Fairfield, by Shetal Nitin Malkan. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 178 Berkeley Road, Fairfield. Amount: \$31,647. Filed April 29.

Dorin, Debra M. and **Scott J. Dorin**, Fairfield, by Antonio Faretta. Lender: Alliant Credit Union, 11545 W. Touhy Ave., Chicago, Illinois. Property: 31 Geneva Terrace, Fairfield. Amount: \$50,000. Filed April 29.

Doyle, Michael T. and **Vincenza J. Doyle**, Stamford, by John R. Fiore. Lender: Sound Federal Credit Union, 37 North Ave., Norwalk. Property: 71 Mathews St., Stamford. Amount: \$100,000. Filed April 24.

Emami, Hamed and **Maryam Tahvildari**, White Plains, New York, by Jamie K. Gerard. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 752 Towne House Road, Fairfield. Amount: \$1,425,000. Filed May 2.

Farrell, Niall, Stamford, by Daniel M. McCabe. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 239 Cold Spring Road, Stamford. Amount: \$562,500. Filed April 23.

Fisher, Scott R. and **Patricia A. Fisher**, Cos Cob, by Peter B. Benedict. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 16 Wyndover Lane, Cos Cob. Amount: \$800,000. Filed May 7.

Fleisch, Ryan and **Yuliya Antipova**, New York, New York, by Albert Strona. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 99 Wildwood Road, Stamford. Amount: \$1,120,000. Filed April 26.

Fredrickson, Kysa, Greenwich, by Jennifer E. Rolfe. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 33 Glen Terrace, Stamford. Amount: \$550,000. Filed April 26.

Gambino, Stephanie, Greenwich, by Tracey Ann N. Plummer. Lender: Figure Lending LLC, 650 S. Tryon St., Eighth floor, Charlotte, North Carolina. Property: 351 Pemberwick Road, No. 917, Greenwich. Amount: \$57,824. Filed May 7.

Guerrero, Andres Camilo, Stamford, by Shetal Nitin Malkan. Lender: Discover Bank, 502 E. Market St., Greenwood, Delaware. Property: 105 Gaymoor Drive, Stamford. Amount: \$ 150,000. Filed April 23.

Heslin, Kristine E., Milford, by Victoria L. Miller. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 229 Alden St., Fairfield. Amount: \$1,472,000. Filed April 30.

Holcomb, Matthew and **Elizabeth Holcomb**, Fairfield, by Thomas Moore. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 118 Glover St., Fairfield. Amount: \$210,000. Filed May 3.

Jeraci, Antonio and **Suzie Shewnarain**, Greenwich, by Sonia M. Kraus. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 9 Comly Ave., Greenwich. Amount: \$360,000. Filed May 6.

Kenney, Kelley, Greenwich, by Seth J. Arnowitz. Lender: Bond Street Mortgage LLC, 115 W. Century Road, Suite 115, Paramus, New Jersey. Property: 76 Erskine Road, Stamford. Amount: \$658,750. Filed April 23.

King, Gregory, Miami Beach, Florida, by Marissa L. Florio. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 721 S. Pine Creek Road, Unit 721, Fairfield. Amount: \$1,319,920. Filed May 1.

Kraus, Howard G. and **Kathy Kraus**, Stamford, by Anita Bartolini. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 82 Akbar Road, Stamford. Amount: \$250,000. Filed April 25.

Kwok, Hou Tsang, Fairfield, by Jeffrey Mishley. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 66 Boroskey Drive, Fairfield. Amount: \$200,000. Filed May 3.

Lamontagne, Ronald J. and **Susan A. Lamontagne**, Fairfield, by Gina Dasilva. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 350 Old Hickory Road, Fairfield. Amount: \$400,000. Filed May 2.

Leclerc, Sarah H. and **Matthew T. Leclerc**, Fairfield, by Antonio Faretta. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 31 Pilgrim Lane, Fairfield. Amount: \$300,000. Filed May 1.

Leventhal, Jay and **Alyson Leventhal**, Stamford, by Vincent T. D'Amore. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 1 Fado Lane, Cos Cob. Amount: \$1,955,000. Filed May 2.

Leysa, Ivy Nery P., et al, Fairfield, by N/A. Lender: CMG Mortgage Inc., 3160 Crow Canyon Road, Suite 400, San Ramon, California. Property: 5 Park Square Court, Fairfield. Amount: \$594,041. Filed April 30.

Lucarz, Laura and **Christopher Lucarz**, Stamford, by Elizabeth Carmen Castillo. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 107 Eastover Road, Stamford. Amount: \$263,000. Filed April 22.

MacMunn, Sheryn Marie, Greenwich, by Matt Kelly. Lender: The Milford Bank, 33 Broad St., Milford. Property: 75 Cos Cob Ave., 21, Cos Cob. Amount: \$100,000. Filed May 3.

Mallon, Erik and **Felice D. Mallon**, Fairfield, by Anna Chmarzynska. Lender: First County Bank, 117 Prospect St., Stamford. Property: 445 Primrose Lane, Fairfield. Amount: \$300,000. Filed April 30.

Mendoza, Luis P., Stamford, by Stephen J. Schelz. Lender: Paramount Residential Mortgage Group Inc., 1265 Corona Pointe Court, Suite 301, Corona, California. Property: 45 Van Buskirk Ave., Stamford. Amount: \$440,000. Filed April 25.

Moeller, Thomas and **Jaclyn Moeller**, Stamford, by Tamara L. Peterson. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 7 Jessup St., Stamford. Amount: \$733,500. Filed April 23.

Moss, Nelson and **Candice Moss**, New York, New York, by Tom S. Ward Jr. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 357 Round Hill Road, Greenwich. Amount: \$2,400,000. Filed May 1.

Moss, Nelson and **Candice Moss**, Greenwich, by Tom S. Ward Jr. Lender: Memorial Sloan-Kettering Cancer Center, 1275 York Ave., New York, New York. Property: 357 Round Hill Road, Greenwich. Amount: \$600,000. Filed May 1.

Muldoon, Claire F., Cos Cob, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 4 Pond Place, Cos Cob. Amount: \$1,400,000. Filed May 7.

Murray, Frank and **Sachiko Murray**, Greenwich, by Pascual Noble. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 20 Halock Drive, Greenwich. Amount: \$166,012. Filed May 6.

Negron, Noemi, Stamford, by James T. Maye. Lender: New American Funding LLC, 14511 Myford Road, Suite 100, Tustin, California. Property: 68 McMullen Ave., Stamford. Amount: \$544,698. Filed April 24.

Nouss III, James Louis and **Andrea Caron Nouss**, Old Greenwich, by Joel M. Kaye. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 25 Lockwood Drive, Old Greenwich. Amount: \$2,408,000. Filed May 3.

Olsen, Ashley A. and **Ryan Olsen**, Greenwich, by Karla M. Beaugregard. Lender: The Guilford Savings Bank, 1 Park St., Guilford. Property: 652 Lake Ave., Greenwich. Amount: \$500,000. Filed May 1.

Paul, Marie N., Stamford, by Maria C. Miller. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 56 Limerick St., Stamford. Amount: \$320,000. Filed April 25.

Powers, Christopher J. and **Victoria A. Powers**, Westport, by Daniel E. Jacobs. Lender: Morgan Stanley Private Bank NA, 4270 Ivy Pointe Blvd., Suite 400, Cincinnati, Ohio. Property: 239 Jessica Lane, Southport. Amount: \$2,021,250. Filed April 29.

Redd LLC, Stamford, by John N. Hall. Lender: SHC TBK I LLC, 320 Post Road, Suite 115, Darien. Property: 37 Lincoln Ave., Old Greenwich. Amount: \$10. Filed May 7.

Sanches, Anthony J. and **Victoria L. French-Sanches**, Stamford, by Olive Cassandra Denton. Lender: The Savings Bank of Danbury, 220 Main St., Danbury. Property: 147 Fifth St., Stamford. Amount: \$70,000. Filed April 25.

Sebastian, Sebastian, Stamford, by Jason J. Morytko. Lender: Amwest Funding Corp. 6 Pointe Drive, Suite 300, Brea, California. Property: 75 Josephine Evaristo Ave., Greenwich. Amount: \$816,000. Filed May 3.

Seifer, Wesley, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 1 Clover Place, Greenwich. Amount: \$400,000. Filed May 7.

Shanahan, Devin Wise and **Michael Henry Shanahan**, New York, New York, by Erin Spiess Chang. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 18 Brookside Park, Greenwich. Amount: \$3,472,500. Filed May 1.

Shull, Thomas C. and **Dorothy J. Carroll**, Riverside, by William Zorzy. Lender: Loanpot.com LLC, 6561 Irvine Center Drive, Irvine, California. Property: 25 Willowmere Ave., Riverside. Amount: \$2,500,000. Filed May 6.

Somers, Lotoya, Fairfield, by Susan Malloy. Lender: Ion Bank, 1430 New Haven Road, Naugatuck. Property: 211 Church Hill Road, Fairfield. Amount: \$129,000. Filed May 2.

Sosner, Nathan and **Ella Sosner**, Scarsdale, New York, by Joseph Cessalto. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 802 Lake Ave., Greenwich. Amount: \$4,200,000. Filed May 3.

Sullivan, David C. and **Catherine M. Sullivan**, Fairfield, by Christina Anthony. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 23 First St., Fairfield. Amount: \$184,000. Filed May 3.

Tuttle, Steven Gerard and **Terry Michelle Tuttle**, Littleton, Colorado, by Akil Calandra-Jackson. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 39 Old Camp Lane, Greenwich. Amount: \$1,421,550. Filed May 3.

Valenti, Anthony Paul and **Maria Camila Leal Giraldo**, Stamford, by Abraham M. Hoffman. Lender: Sikorsky Financial Credit Union Inc., 1000 Oronoque Lane, Stratford. Property: 27 Bradley Place, Stamford. Amount: \$574,750. Filed April 24.

Vukosavljevic, Zoran, Bushkill, Pennsylvania, by Eva Lee Chan. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 91 Strawberry Hill Ave., Stamford. Amount: \$136,800. Filed April 24.

Williams, Sarah, Fairfield, by Ethel Pinto. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 376 Lakeview Drive, Fairfield. Amount: \$97,138. Filed May 1.

Winters, Pamela G. and **Laurence H. Winters**, Stamford, by Mayerlin L. Lindao. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 71 Courtland Ave., Unit 147, Stamford. Amount: \$150,000. Filed April 24.

Zingaro, Erika Hedgecock and **Domenick Zingaro**, Stamford, by Charles P. Abate. Lender: The Savings Bank of Danbury, 220 Main St., Danbury. Property: 105 Harbor Drive, Unit 116, Stamford. Amount: \$454,750. Filed April 24.

NEW BUSINESSES

AS Organizer, 38 Chestnut St., Apt. 2, Norwalk 06851, c/o Angelica Maria Porras Sanchez. Filed May 14.

Blue Ring Construction, 18 Ohio Ave., Norwalk 06851, c/o Brian Kevin Carroll. Filed May 14.

Cheryl's Barber Chair, 100 Research Drive, Second floor, Unit X, Stamford 06906, c/o Cheryl Sciarretta. Filed May 16.

Civita Care Center, 710 Long Ridge Road, Stamford 06903, c/o BH Long Ridge LLC. Filed May 29.

Coastline Knits, 34 Greenbrier Lane Stamford 06903, c/o Coastline Callygraphy LLC. Filed May 30.

Consumer Care Direct, 325 Lysbeth Court, Goldsby, Oklahoma 73093, c/o Ronald McCalip. Filed May 8.

Country Tick & Mosquito, 29 Harbor Ave., Norwalk 06850, c/o Jose R. Melchor. Filed May 9.

Create for the Human, 500 Summer St., No. 300, Stamford 06901, c/o Lim Empire Inc. Filed May 10.

Cucumber Capital, 125 Strawberry Hill Ave., Stamford 06906, c/o Cucumber Cap LLC. Filed May 21.

Elder Care Homecare Connecticut, 750 E. Main St., Stamford 06902, c/o ECHC LLC. Filed May 24.

Embellisers, 48 Strawberry Hill Ave., Unit 5, Stamford 06905, c/o Shivi Sethi. Filed May 20.

Embrace Integral Healing, 1372 Summer St., Suite 200, Stamford 06905, c/o Integral Inc. Filed May 16.

Europa Balkan Food Market, 1100 Hope St., Stamford 06907, c/o Europa Balkan Market LLC. Filed May 31.

Eve Mobile 243 Tresser Blvd., 17th floor, Stamford 06901, c/o Vehicle Authority Group Inc. Filed May 21.

Evergreen Daytime Senior Care, 884 Newfield Ave., Stamford 06905, c/o Evergreen Interactive Programming Inc. Filed May 22.

Frank Pepe Pizzeria, 64 High Ridge Road, Unit 1, Stamford 06905, c/o Frank Pepe's Development Co. Filed May 17.

Game Changers, 39 France St., Norwalk 06851, c/o Eason Darrick. Filed May 14.

Gameday Men's Health Stamford, 60 Long Ridge Road, Suite 301, Stamford 06905, c/o Stamford Medical Services PLLC. Filed May 17.

Greenwich Mini Mart, 261 Greenwich Ave., Stamford 06902, c/o Hernandez Rangel. Filed May 22.

Mackey Staffing, 525 Connecticut Ave., Suite 105, Norwalk 06854, c/o Paul Sirbono. Filed May 14.

Associate Director – Credit Technology (Apollo Management Holdings L.P. – Greenwich, CT); Mult. pos. avail. Duties incl: Work w/ middle office professionals to help them understand & produce bus. & functional reqs. Collab. w/ the dev. teams to impl. sols. using methodol. in comp. sci., bus., & info. syst. F/T. Resumes: pkotakonda@apollo.com. Ref: Job ID: 8286357.

Legal Notices

Notice of Formation of Alyssa Neary, Psy.D., PLLC Articles of Organization filed with Secretary of State of New York (SSNY) on 05/21/2024. Office location: Westchester County. SSNY is designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to: 250 E. Hartsdale Avenue, #28, Hartsdale, NY 10530. Purpose: Psychological Evaluation and Testing. #63638

Notice of Formation of Lauren Lambert Coaching LLC. Arts. of Org. filed with SSNY on 6/03/24. Office: Westchester Cty. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to the LLC at 2005 Palmer Ave. Suite 224 Larchmont NY 10538. Purpose: any lawful act or activity. #63639

NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY NAME: P & M ASSET MANAGEMENT LLC Articles of Organization were filed with the Secretary of State of New York (SSNY) on 05/13/2024. Office Location: Westchester County. SSNY has been designated as agent of LLC upon whom process may be served. SSNY shall mail a copy of any process against the LLC served upon him or her to the company c/o P & M ASSET MANAGEMENT LLC, MOUNT 20 E 1ST STREET SUITE 301A MOUNT VERNON, NY 10550. Purpose: Any lawful acts #63640

Notice of Formation of ODISI COFFEE LLC. Articles of Organization filed with the Secretary of State of New York (SSNY) on 5/20/2024. Office located in Westchester County. SSNY is the designated agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to: ODISI COFFEE LLC, 41 Dennis Lane, Pleasantville, NY 10570. Purpose: Any lawful purpose. #63641

TOM D'S FOOLERY LLC Art of Org. filed with the SSNY on 06/14/2024 Office. Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, LEGALCORP SOLUTIONS 11 BROADWAY SUITE 615 NEW YORK, NY 10004 Purpose: Any lawful purpose. #63645

DAMIYR MUHAMMED IN RE: INVOLUNTARY TERMINATION OF PARENTAL RIGHTS, IN THE MATTER OF THE ADOPTION OF MINOR FEMALE CHILD E.G.N., D.O.B. JANUARY 18, 2018 BORN TO E.E.NOLDY IN THE COURT OF COMMON PLEAS OF LUZERNE COUNTY ORPHANS COURT DIVISION A 9575 OF 2024 NOTICE OF HEARING IN THE COURT OF COMMON PLEAS OF LUZERNE COUNTY ORPHANS COURT DIVISION A 9575 OF 2024 A Petition has been filed asking the Court to allow the adoption of your child. The Court has set a hearing to consider ending your rights to your child and allowing adoption. That hearing will be held at Orphans' Court, Brominski Building, 113 North Street, Wilkes Barre Luzerne County, Pennsylvania, **July 17, 2024 at 11:00 a.m.** If you do not appear at this hearing, the Court may decide that you are not interested in retaining any rights to your child. And your failure to appear may affect the Court's decision on whether to end your rights to your child. You are warned that even if you fail to appear at the scheduled hearing, the hearing will go on without you and your rights to your child may be ended by the Court without your being present. You are to contact counsel I listed below to obtain a copy of said Petition. You have a right to be represented at the hearing by a lawyer. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE GOT TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP. NORTH PENN LEGAL SERVICES 33 North Main St Pittston, PA 18640, (570) 299 4100, 21 N.I Church Street Hazleton, PA 18201 (570) 455 9511 BY THE COURT:

MEGAN P. MAGUIRE, -ESQUIRE
Atty. ID. #53926
590 Rutter Avenue
Kingston, PA 18704
(570) 288 7799 Fax: (570)288779-8 #63646

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, July 25, 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.

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

D265281, PIN 881386, Columbia, Dutchess, Orange, Putnam, Rockland, Ulster, Westchester Cos., STRUCTURES - WHERE & WHEN - Various Locations., Bid Deposit: 5% of Bid (- \$375,000.00), Goals: MBE: 5.00%, WBE: 10.00%, SDVOB: 0.00%

D265285, PIN 881495, FA Proj Y001-8814-953, Westchester Co., DRAINAGE - REHABILITATION - SH 9489, Various Locations, Bid Deposit: 5% of Bid (- \$75,000.00), Goals: DBE: 10.00%