



TRAVELING MORE — BUT SPENDING LESS — THIS HOLIDAY SEASON

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A VAUNTED BUT UNDER-THE-RADAR CONFERENCE SPACE GETS ITS CLOSE-UP

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HUDSON VALLEY

\$87M Golden Hill development in Kingston completed

A ribbon-cutting ceremony marked the completion of the \$87 million Golden Hill Apartments development in Kingston. Developers of the project are Pennrose and Family...[Page 14](#)

WESTCHESTER COUNTY

March of Dimes sets fundraising record for Westchester/Fairfield real estate breakfast

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March of Dimes NY/NJ Market, set a fundraising record at its 2025 Westchester/Fairfield Real Estate Awards Breakfast... • [Page 21](#)

FAIRFIELD COUNTY

Telecom provider CCi Voice lands in Bethel

BETHEL — Connecticut telecommunications provider CCi Voice has moved its headquarters to 70 Stony Hill Road from 38 High Ridge Road in Redding. • [Page 23](#)

Monday

November 24

ISSUE #44

Stamford Museum & Nature Center returns to the heavens

BY GARY LARKIN / glarkin@westfairinc.com

STAMFORD – In its 90-year history the Stamford Museum & Nature Center has gone through several transformations. On Thursday, Nov. 13, it entered its newest one with the opening of its \$16.5 million Planetarium and Astronomy Center.

The 11,000-square-foot, 3 story building includes a 100-seat planetarium complete with a 40-foot dome and a top-floor, roll-back roof observatory, and classrooms for area students.

"In just the last six weeks, we have our first month of programming starting on Monday, Nov. 17," said Melissa Mulrooney, Stamford Museum and Nature Center CEO at Thursday's private premier on the Scofieldtown Road campus. "We have already booked 3,138 students. I mean, come one. And 1,500 of them are in here between Nov. 17 and Dec. 20."

The astronomy center brings the planetarium and observatory programs under one roof for the first time in the museum's history.

The Stamford Museum and Nature Center was founded in 1936 as the Stamford Museum in the Stamford Trust Co. building. A major turning point was receiving the former Henri Bendel estate in 1955, which provided the space for a permanent home and the expansion into a nature center with the establishment of Heckscher Farm and nature trails.

Stamford Mayor Caroline Simmons, who joined such local luminaries as former Lt. Gov. Michael Fedele and his wife Carol, Museum President Douglas York and U.S. Rep. Jim Himes, described the impact the new astronomy center will have on the Stamford School District.

"Thanks to our school district, this is an amazing partnership that students have with the Stamford Museum and Nature Center where thousands of students get to access the magic of the museum every year to visit the farm and learn about animals and nature," Simmons said. "And now this just takes it to the next level."

Charles Eder, the director of astronomy, is the one who gets to use the new tools to help teach those students.

"First, we have our planetarium. So, even if it's cloudy out, we can still show you what the night sky is going to look like," Eder said. "In our observatory,

our optics are much more precise (than before). The original telescope was 22 inches in diameter; the new one is 14 inches in diameter. Yet, we still get a really good view of the night sky but with a much more easy-to-operate telescope."

Just before he put on a 5-minute show for donors

and officials on Thursday, Eder was all smiles when he described how soon the planetarium will add a live aspect to its shows. "That includes beaming the constellations, stars and anything else in the night sky from the observatory telescopes to the planetarium dome screen," he said. "We just have to purchase the cameras and get the signal all set up."

The planetarium includes 24K digital projectors, a 5.1 surround sound system and Digistar 2025 planetarium software. The observatory also has a 14-inch diameter Schmidt-Cassegrain reflecting telescope as its primary and a 152-mm-diameter Lunt H-alpha solar telescope.

"This building is almost like a fine watch," said Whit Iglehart, one of two architects from TSKP Studios that designed the planetarium and observatory building. "It's a very small building. We didn't want it to overpower the (Hecksher) farm. The planetarium – they had one in the main (Bendel) mansion. And that worked very well. So, this replaces that."

"And then the rooftop observatory, which they had in the old planetarium, now has a rollback roof. Bringing those things together and then adding classroom space for education gives opportunities for students."

He described the thinking behind constructing a whole new building vs. renovating the old one built in the 1960s.

"We looked if we could add on or renovate it, it was just not doable," he added. "So, yes, it was demolished and we had to develop the whole site. There is also an accessible path, called the nature walk, which brings you from the farmhouse up the hill. It has the names of the planets on it. As you come up, you encounter the rings of the planets. It is all to scale."

Founded in 1936 by Dr. George R.R. Hertzberg, the Stamford Museum has grown from a modest "cabinet of curiosities" within in the Stamford Trust Co. building to a boutique museum



The preview at the new Stamford Museum & Nature Center included a 5-minute show in the planetarium. This image of Saturn was one many that were shown. *Photo by Gary Larkin*

"Tonight, we bring the astronomy piece to life."

— CEO Melissa Mulrooney

and cultural hub that sits within the Bendel Mansion. Once the summer home of famed New York retailer Henri Bendel, the mansion houses museum galleries, comprised of The Lynn & Stephen Cohen Gallery, The Leonhardt Gallery and our Mini Gallery.

And now with the opening of the new planetarium and observatory, the museum campus is nearly complete. There just some more fundraising and federal grants that may be necessary, according to Rep. Himes.

"We're not entirely done," Himes said. "I understand that the numbers are something like a \$16 million project with another \$3 million to go. I'm going to put my shoulder to the wheel on that and navigate a \$600,000 earmark through the federal government."

CEO Mulrooney considers the grand opening this past weekend the start of the next step in the Stamford Museum & Nature Center illustrious history.

"This building is such a simple answer to bringing back a fourth wheel to the mission of this institution," she said. "We've been operating on fine art since our founding. We've been operating on environmental education, which is out the front door. We've been operating on a gorgeous agriculture piece with the Hecksher Farm. But the astronomy piece has been the step-child. Tonight, we bring that to life."

Wf

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Tarrytown-based Regeneron to invest \$2B in upstate expansion

BY PETER KATZ / pkatz@westfairinc.com



Former Quad Graphics plant bought by Regeneron. *Satellite photo via Google Maps.*

Tarrytown-based Regeneron Pharmaceuticals is planning to spend \$2 billion to expand and upgrade its presence in Saratoga Springs in Upstate New York. The expansion is expected to create an estimated 1,000 new permanent jobs for the area and about 500 jobs for the design and construction phase.

Regeneron had purchased a 1.1-million-square-feet former printing plant and will be redesigning and reconstructing the existing space and possibly expanding it in the future. The plant at 56 Duplainville Road had been the home to Quad Graph-

ics, which specialized in the production of weekly magazines. The printing plant closed in May of last year. The state's Empire State Development has agreed to support Regeneron's plans with up to \$35 million in performance-based Excelsior Jobs Program tax credits.

Leonard Schleifer, Regeneron's co-chair, president and CEO said, "For nearly four decades, New York has been a strong partner to Regeneron, helping us become a leading biotechnology company and the place where we've invented some of the most transformative medicines in biotechnology.

As Regeneron continues to drive forward our mission of using the power of science to bring forward life-changing medicines we can improve the lives of those in New York and around the world. In this pursuit, we look forward to continuing to fuel economic development and create meaningful, well-paying jobs that strengthen communities across the state."

Daniel Van Plew, who is Regeneron's industrial operations and product supply executive vice president and general manager explained, "The decision to build in Saratoga was an easy one. The Capital Region is full of talented people and dependable partners. I'm genuinely excited

"As Regeneron grows, so does our commitment to this community."

Empire State Development President, CEO and Commissioner Hope Knight said, "This \$2 billion expansion and the creation of 1,000 new jobs in the Capital Region demonstrates how innovative companies and New York state can work together to drive transformative economic development."

— Daniel Van Plew

Congressman Paul Tonko who represents New York's 20th Congressional District said, "Our region has long been a hub for science, research, and innovation, and this latest announcement that Regeneron will build a new facility in Saratoga Springs will further cement that proud history."

According to Gov. Kathy Hochul, "Regeneron's choice to once again invest in New York state is proof that our continued commitment to innovation and talent is working. New Yorkers deserve the incredible momentum we are seeing in advanced manufacturing and life sciences."

In 2022, Regeneron launched a \$1.8 billion expansion in Tarrytown over six years. In addition to creating about 900,000 square feet of new laboratory, development and office space along with parking facilities at the Tarrytown campus, the company committed creating at least 1,000 new full-time, high-skill jobs in the Mid-Hudson Region. Empire State Development was supporting the project with up to \$100 million in performance-based Excelsior Jobs Program tax credits.

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Siting Council effectively kills UI attempt to reconsider Fairfield-Bridgeport monopolies

BY GARY LARKIN / glarkin@westfairinc.com

NEW BRITAIN – United Illuminating called the Connecticut Siting Council's decision not to take up the power utility's petition to reconsider its denial of the controversial monopole project in Fairfield and Bridgeport "a botched discussion... that is symptomatic of the dysfunction in this process since September."

UI, an Avangrid subsidiary, made the statement following the Nov. 13 CSC Energy and Technology Committee where Commissioner Brian Golembiewski attempted to make a motion for the council to place Docket 516R (the application by UI for a certificate for the Congress Railroad Transmission Line rebuild) back on the docket.

"Thursday's botched discussion of the Fairfield to Congress project at the close of the Connecticut Siting Council's meeting was symptomatic of the same dysfunction in this process since September, when politicians intervened and began calling for delay after delay, and in October, when the Council denied the project out of hand without offering any rationale," said Sarah Wall Fliotos, a UI spokesperson.

The CSC denied the application on Oct. 16 after several straw votes where the council flip-flopped over a one-

year time period.

The council's discussion led to a confusing dialogue between Vice Chair John Morissette, Golembiewski and Council attorney and Executive Director Melanie Bachman and Commissioner Khristine Hall, who originally seconded Golembiewski's motion.

After Golembiewski made a motion to add to the agenda discussion of the council's reconsideration of the decision not to grant UI the certificate of environmental compatibility and public need to go ahead with the 115kV rebuild project on the Congress Street line between Fairfield and Bridgeport, the dialogue went like this:

Morissette: "We have a motion by Mr. Golembiewski to add reconsideration of 516R to the agenda. We have a second by Ms. (April) Hall.

Bachman: "When you add something to the agenda, Vice Chair Morissette, you certainly go to the vote before the whole council to see if they want to add it to the agenda. If that is granted, if another motion is made, then a discussion can ensue."

Golembiewski: "I want to make it clear that this is not just a motion to add it to the agenda. This is a motion to bring the 516R, the docket, back on

the agenda for our own discussions. So, I'm not sure what the council can get us as a vehicle to align our opinion with our vote."

Bachman: "I'm sorry, Vice Chair Morissette, we have a pending petition for a reconsideration in Docket 516R. If we're going to add it to the agenda, it's incumbent upon us to take it up. There is a 25-day deadline. So, we can't just resurrect 516R by adding it to the agenda."

Golembiewski: "I guess you're saying the council can't add our council reconsideration of our decision?"

Bachman: "For the council to add docket 516R to the agenda it necessarily includes taking up a petition that is pending under that docket."

Golembiewski: "Can we correct any deficiency that we see in our decision in 40 days?"

Bachman: "Yes, we can. If we take up the petition, and we deny it or grant it, that's taking it up. If we don't take it up within 25 days, it is instructively deemed denied."

Golembiewski: "I want the avenue where the council can reconsider within the 40 days of the decision but not bring forth the UI reconsideration petition."

Hall: "I'm pretty confused. I saw the petition for 516R come in. With that understanding, I will withdraw my second."



United Illuminating's new monopolies near the Metro-North rail line. Photo by Gary Larkin

United Illuminating had filed the petition shortly after the Oct. 16 decision as it continued its fight to build monopolies along the Congress Street railroad transmission line.

"Because of the Siting Council's failure to explain their decision, UI has no clear path forward for rebuilding aged transmission infrastructure in Fairfield and Bridgeport, which the Siting Council itself acknowledges creates a clear reliability and safety threat to the state and region," Wall Fliotos said.

"This benefits no one: not UI's customers in Fairfield and Bridgeport, not the state or New England as a whole, and certainly not Connecticut policy-makers. We encourage the Council to finally do the right thing and convene a special meeting to reopen the project docket so that UI can develop a proposal for moving this essential project forward."

COURTS

Brothers sue mom for stake in family business

BY BILL HELTZEL / bheltzel@westfairinc.com

Two heirs to a family real estate business are suing their mother to gain control of their legacy.

Andrew and Sebastian Loretii accused their mother, Maria Loretii, of violating the Uniform Transfers to Minors Act, in a complaint filed on Nov. 10 in Westchester Supreme Court.

The brothers have "repeatedly sought the recognition of their rights in the companies," the complaint states, but their mother "continues to wrongfully withhold the shares, depriving [them] of their lawful ownership."

The dispute concerns three corporations founded by their father, Sebastian "Sal" A. Loretii, of Rye, that own apartment buildings in New Rochelle and the Bronx.

In 2002, the complaint states, their father distributed his interests in the corporations to his children: John and Gina from his first marriage, and Andrew and Sebastian from his second marriage.

Andrew and Sebastian were under the age of 21, so their mother, Maria, was designated as a custodian, under

the Uniform Transfers to Minors Act, to hold their shares on their behalf until they came of age, according to the complaint. She was not given any interest in the corporations.

In 2016, Maria allegedly transferred her sons' interests in the corporations to a holding company, MSA Realty Corp., the complaint states, without their consent.

The brothers have since reached the age of 21, and this past May, Sebastian demanded that their shares be transferred to them.

Their mother's attorney allegedly rejected the demand, citing an old

"The old dispute has no bearing on their ownership rights."

— Andrew & Sebastian Loretii's position

management dispute with a relative.

The old dispute has no bearing on their ownership rights, the brothers claim. They are asking the court to declare that they are the rightful owners of shares in the three corporations and to direct their mother to transfer their shares to them without delay.

Maria Loretii did not reply to an email asking for her side of the story.

Sebastian Loretii is represented by White Plains attorney Katie Wende, of the Baker, Leshko, Saline & Drapeau law firm. Andrew Loretii is represented by Manhattan attorney Shirin Movahed Rakocevic.

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—Guy Monseair, City Island Rowing Coach

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See Guy's story at montefiore.org/guy



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Stratford property value sticker shock: Revaluations coming in much higher

BY GARY LARKIN / glarkin@westfairinc.com

This story has been updated to include a statement from Mayor-elect David Chess.

STRATFORD – Based on some early reactions on social media, property owners are experiencing sticker shock as they receive their Notices of Assessment Change in the mail this week.

The notices demonstrate a property's previous assessed value based on the Oct. 1, 2019 revaluation, and what the new proposed assessment will be for the Oct. 1, 2025 revaluation. Stratford received a one-year reprieve last year as it had to replace its tax assessor.

The higher assessed values are mostly due to the huge uptick in real estate values post Covid. The updated assessment reflects 70% of each property's fair market value.

The town assessor's office stated that residential property values are likely to increase based on current housing market trends in the state.

Other Fairfield County municipalities that are undergoing property revaluations include Bridgeport, Fairfield, Greenwich, Shelton and Westport.

"While this may cause initial concern, it is important to understand that assessments are only one part of the equation," a town press release stated. "The town's budget and mill rate for the upcoming fiscal year will not be set until spring 2026, meaning

there is more coordination and decision-making before any impact on individual tax bills is determined."

Stratford residents on the NextDoor app have already voiced their displeasure with the revaluation.

"Stratford New Assessments: It's just too much," one person posted. "So

much money being wasted by town government, schools, etc. Politicians ARE NOT businessmen; it is painfully obvious. Cut spending before raising taxes. I've seen bids for when the high school was being built, for many trades. The famous \$400 hammer. I saw \$5,000.00 TV's, \$4000.00 Chromebooks.....I can't imagine the waste that exists throughout the entire town infrastructure. This town is financially crushing, hopeless, and depressing."

Mayor Laura Hoydick, who will be making way for the newly elected Mayor David Chess, told residents the property reassessment process is fair and that the ensuing taxes are based on the mill rate, which has yet to be set.

"A state-mandated revaluation can understandably raise questions, but I want to reassure property owners that this is a routine process designed to ensure fairness in how property values are assessed," Hoydick said. "We encourage anyone with concerns to take advantage of the informal hearings and speak directly with



Stratford Mayor Laura Hoydick

"Taxes will not double with assessments."

— Mayor-elect Chess

From an investment standpoint, this is great news. Our property values have increased substantially. From a tax standpoint, here's what you need to know: this does not mean your taxes will double. The current mill rate, which is 40.20, will be adjusted significantly downward when the new mill rate is set in the spring.

Put simply, the main factor affecting your tax bill is this: commercial property values have not increased as much as residential values. As a result, the tax burden will shift toward properties that had the largest increases in value. For some homeowners, taxes will increase substantially. For others, taxes may actually go down.

Here's my commitment to you: If you have a disability, are a senior or a veteran on a fixed income, and are worried about an increase, protections will be in place to help safeguard you and your home. For everyone else, working closely with our Town Council and the finance department, there are processes and mechanisms such as phase ins which will help ease the burden and minimize the financial impact."

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The property is very competitively priced at \$338,462 per unit. Comparable luxury properties in Westchester County have recently sold in the range of \$300,000 to \$1,000,000 per unit. At above a 6% capitalization rate, the property offers a strong return on capital, even in today's lending environment.

This opportunity is new to the market at current pricing levels. Market activity has been robust since its launch on November 7, 2025, so interested investors are encouraged to contact Michael Scrima or Tom Gorman to express their interest and arrange to submit a Letter of Intent outlining their acquisition terms.

Michael Scrima

Cell: 845-596-9104

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Thomas Gorman

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White Plains is in the midst of a transformation. A new generation of mixed-use developments, lifestyle-driven amenities, and elevated design standards are redefining the city's skyline. Investors benefit from strong absorption rates, a limited inventory of premium rentals, and enduring appeal across demographics – from young professionals to empty nesters.

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Installing solar cells on house under construction.

ENERGY

NYS agrees to delay all-electric building law

BY PETER KATZ / pkatz@westfairinc.com

"If New York has any hope of achieving its clean-energy goals, we need to maintain reliability while pursuing non-carbon technologies."

— John J. Murphy

New York state has agreed to delay implementation of a new law that beginning in 2026 would require most new buildings in New York that are seven stories or shorter to be built using electric heat and appliances. This will also apply to larger commercial buildings with 100,000 square feet or more of floor area. Taller residential buildings and smaller commercial buildings will be rolled into the program in 2029.

In a stipulation filed with the U.S. District Court in Albany, the state agreed to delay enforcing the law until an appeal can be heard of a case filed by a group of trade organizations and unions that seeks to have the law thrown out. The federal judge who heard the lawsuit found that the federal law the plaintiffs cited as overriding the state law does not, in fact, take precedence and that the state law is valid.

The plaintiffs in the lawsuit are preparing an appeal to the Second Circuit

U.S. Court of Appeals.

The lawsuit was filed by Mulhern Gas Co., Inc., New York State Builders Association, National Association of Home Builders, New York Propane Gas Association, National Propane Gas Association, Northeast Hearth, Patio and Barbeque Association, Plumbing Contractors Association of Long Island, Licensed Plumbing Association of New York City, Inc., Holmes Mech. LLC, International Brotherhood of Electrical Workers Local 1049, Plumbers Local

Union No. 200, International Brotherhood of Electrical Workers Local Union 97, and Transport Workers Union Local 101 AFL-CIO.

The defendant in the case is Walter T. Mosley in his official capacity as New York Secretary of State.

Several exemptions were written into the law to address concerns that were raised. Some categories of real estate like restaurants, hospitals and doctors' offices, factories, and agricultural buildings will be automatically

exempt from the law's requirements. Existing buildings will not be impacted by the new requirements, even if they're being repaired or renovated. If someone builds an addition on their house that already has gas, they can still use gas if they want to do so. Existing gas appliances can also be replaced with new gas appliances.

Democratic State Assemblyman William Conrad of the 140th District that includes parts of Erie and Niagara counties organized a group of fellow Democrats who asked Gov. Hochul to delay having the law take effect. They took the position that not enough new electricity is being made available and that premature implementation of the law would hurt efforts to create more housing in the state. Republicans in the State Legislature had been vocal in opposing the law since it was initially proposed.

"We all want to build a green economy and help make New York a national leader in adopting renewables," said John J. Murphy, international representative of the United Association of Journeymen & Apprentices of the Plumbing and Pipefitting Industry of the United

States and Canada following the action by New York state. "We also need a sensible transition that will keep energy prices as stable as possible, while keeping the power flowing reliably. We should not be rejecting power plant upgrades that will lower emissions in poor communities while this transition takes place. If New York has any hope of achieving its clean energy goals in this decade and beyond, we need to maintain reliability while being much more aggressive in pursuing non-carbon technologies like nuclear, wind, solar, battery storage, hydrogen gas and geothermal heating."

Gregory Lancette, president of the New York State Pipe Trades said, "Simply shutting down critical power plants and banning certain energy resources is not a sustainable, or reliable, energy strategy. We must build adequate replacement resources first, before we think about banning anything further. Legislation that's been approved, and other bills pending, are creating a dangerous energy supply gap, causing prices to soar, and costing the state hundreds if not thousands of decent jobs."

BCW Annual Dinner Honors Region's Healthcare Leaders

In what was the Business Event of the Year in Westchester County, The Business Council of Westchester (BCW) held its Annual Dinner on October 27 at the VIP Country Club in New Rochelle, celebrating the region's healthcare excellence with the theme, "Honoring the Legacy of Healthcare in the Hudson Valley."

More than 500 attendees were on hand to recognize three prominent healthcare executives for their significant commitment to elevating healthcare standards in Westchester County, and the crucial role they play in assuring the quality of care and the broader economic vitality of the region.

The honorees were Michael Dowling, President and CEO of Northwell Health; Paul Dunphey, President of NYP Hudson Valley Hospital and Senior Vice President & COO at NYP Westchester Hospital; and Dr. David Lubarsky, President and CEO of Westchester Medical Center Health Network (WMC Health).

The event offered invaluable insights into the growth of their respective healthcare systems and an inside look into their approaches to providing essential medical services and innovation across the county.

Marsha Gordon, BCW President and CEO, spoke to the substantial contributions of the honorees, emphasizing their dual role as healthcare providers and economic drivers.

"The dedication of these executives not only ensures top-tier medical care for our residents but also forms a bedrock of our county's economy and innovation landscape," she said. The leadership they provide is instrumental in creating jobs, driving investment, and ensuring Westchester remains a hub for cutting-edge medical advancements. Their institutions are indispensable partners in our community's overall success."

Gordon noted that Westchester's healthcare sector is not only its largest employer — with more than 83,000 individuals, representing 16 percent of the county's workforce and over 11 percent of local businesses — it also fuels a \$13 billion annual economic impact.

The evening concluded with a toast to the honorees, underscoring the deep

appreciation the Westchester business community holds for the leadership and service provided by the region's top healthcare organizations.

Chairman Sponsors for the event were the Cappelli Organization, Burke Rehabilitation, Montefiore Einstein and White Plains Hospitals. Supporting Sponsors were Greenberg Taurig, RPW Group, Simone Development Companies and Yonkers Contracting Company.



Left to right, BCW Board Chairman James Schutzer; Dr. David Lubarsky, President and Chief Executive Officer of Westchester Medical Center Health Network (WMCHealth); BCW President and CEO Marsha Gordon; Michael Dowling, CEO Emeritus of Northwell Health; and Paul Dunphey, President of NYP Hudson Valley Hospital and Senior Vice President & Chief Operating Officer at NYP Westchester Hospital.



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BCW ANNUAL DINNER

October 27, 2025
VIP Country Club
New Rochelle, NY



Early reaction to the Con Ed rate hike agreement

BY PETER KATZ / pkatz@westfairinc.com

“Families are already being stretched to the breaking point. A rate hike of this magnitude will force too many to choose between utility bills and necessities like food or medicine.”

— Westchester County Executive Ken Jenkins & the Westchester County Board of Legislators

The first reactions are being heard to the agreement that if approved by New York state's Public Service Commission would allow Con Edison annual 2.8% hikes in electric rates and 2% hikes in gas rates from Jan. 1, 2026 through the end of 2028.

The Westchester Municipal Consortium (WMC), which consists of 40 local municipalities, was instrumental in helping work out the Joint Proposal agreement between Con Edison, the PSC staff, WMC, and other parties.

The WMC says it will not oppose the Joint Proposal, which requires formal approval by the PSC. The PSC will continue to receive comments on the rate case until Nov. 21.

Con Edison originally asked for an electric rate increase of 13.4% and will be granted 2.8% on the total customer bill under the settlement. On the gas side, the original proposal of a 19% increase has been reduced to 2% on the total customer bill. The agreement spans January 1, 2026, through December 31, 2028. Con Ed will be allowed to raise its rates in each of the second and third years by an additional 2.8% for electric and 2.0% for gas.

Westchester County Executive Ken Jenkins and the County Board of Leg-

islators in a joint statement slammed the agreement.

“Westchester County Executive Ken Jenkins and the Westchester County Board of Legislators strongly reject the proposed rate increases recently announced as part of the Joint Proposal between Con Edison, the New York

State Public Service Commission (PSC), and other parties,” the statement said. “Families are already being stretched to the breaking point. Utility bills are skyrocketing while wages remain flat. We are hearing from seniors on fixed incomes, families juggling multiple jobs, and business owners barely staying afloat. A rate hike of this magnitude will force too many to choose between paying their utility bills and affording necessities like food, medicine, or childcare.”

Jenkins and the Board said they realize the importance of investing in infrastructure and clean energy is important.

“We support a reliable grid and a sustainable future,” Jenkins and the Board said. “But that future must be affordable. Con Edison cannot be allowed to continue passing their costs on to customers without full transparency, real justification, and measurable accountability. Any plan

that asks residents to pay more must come with clear, measurable benefits – not just promises. We urge the PSC to reconsider this proposal, and work with local leaders to find solutions that do not further burden Westchester ratepayers.”

A slightly different take came from a joint statement from the Village and Town of Ossining signed by Village of Ossining Mayor Rika Levin and Town of Ossining Supervisor Elizabeth Feldman.

“While these reductions do not go as far as we had hoped, they represent a substantial improvement and a meaningful step forward in maintaining affordability for Westchester residents,” Levin and Feldman said. “For many years, New York City has had a seat at the table at these negotiations which gave them an advantage over Westchester. To that end, the united effort of Westchester’s municipalities clearly had a significant impact on achieving better results.”

Levin and Feldman said they would continue to advocate for fair rates and reliable service.

Cortlandt was a member of the Westchester Municipal Consortium and Cortland Town Supervisor Richard Becker in a message said, “The entire Town Board of Cortlandt has worked tirelessly to fight and minimize

the proposed Con Edison rate increases. During these challenging economic times, controlling the overhead families must face on a monthly basis is one of our top priorities. Joining together with our neighboring communities, we have made significant strides in preventing these exorbitant rate increases. We will continue to work with the Westchester Municipal Consortium on issues that affect all of us.

State Sen. Shelley Mayer said, “While this proposal is an improvement on ConEd’s original filing, given the depth of the crisis, it does not go far enough for members of our community and I strongly urge the commission to reject it. I want to assure Westchester residents that my colleagues and I will continue to pursue legislative changes to the way utility rates are set, but in the interim, the commission must take action to protect ratepayers. Con Ed shareholders will enjoy the profits made from these rate increases while New Yorkers face unaffordable rates, can’t pay their bills, or will be forced to substitute one needed expense simply to keep the lights and heat on. This proposal ignores the real, demonstrated affordability crisis that my constituents continue to experience and minimizes their voices in a way that I cannot accept. Accordingly, I urge the commission to reject this proposal.”

COURTS

Developer claims architect botched Irvington renovations

BY BILL HELTZEL / bheltzel@westfairinc.com

A Larchmont developer has accused a Dobbs Ferry architect of negligence for allegedly mishandling renovations of a Civil War-era structure in Irvington.

Jaxan Striano LLC demanded \$750,000 from Michael Lewis Architects P.C., in a complaint filed on Nov. 7 in Westchester Supreme Court.

The architect and his firm were aware, the complaint states, “that the project documents, drawings and professional expertise they provided

were false or inaccurate.”

Michael Lewis Architects did not reply to a message asking for its side of the story.

Jaxan Striano is owned by Julia Steinmetz, of Larchmont. In 2017, she bought

a townhouse at 16 North Astor St., Irvington, for \$1.45 million, according to county property records, and transferred the deed to Jaxan Striano.

The 3-story, mid-1800s structure is across the street from the train station in the village’s downtown histor-

ic district. Steinmetz’s plan, according to a 2020 Irvington Planning Board hearing, was to demolish the interior and reconfigure the building for commercial use and apartments.

Steinmetz hired Michael Lewis Architects, a firm that designs and renovates residential, commercial and industrial buildings, for the project.

“Our approach,” the architectural firm states on its website, “is to identify and enhance the best aspects of the original structure while introducing fresh ideas and current technologies

to bring about a resolved outcome.”

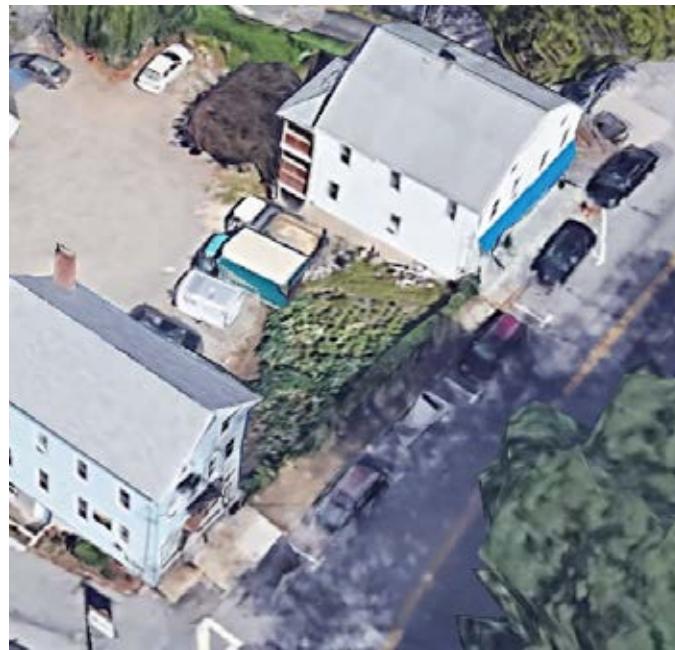
Jaxan Striano claims that “numerous negligent misrepresentations” caused substantial delays, and that design and construction deficiencies had to be addressed to finish the work and obtain an occupancy permit.

The complaint does not describe any specific defects, say how long the project was delayed, or explain the basis for demanding \$750,000 in damages.

Jaxan Striano is represented by White Plains attorney Stewart A. McMillan.

Mixed-use building proposed for Hawthorne

BY PETER KATZ / pkatz@westfairinc.com



423 and 429 Commerce St. Satellite photo via Google Maps.

The entities 423 Commerce St LLC and 429 Commerce St LLC have proposed constructing a four-story mixed-use building at 423 and 429 Commerce St. in Hawthorne that would have 12 apartments, office space and spaces for commercial and retail use.

Architect Steve Dimovski, of Dimovski Architecture in Thornwood told the Town of Mount Pleasant Planning Board, "The site is approximately 16,500 square feet. Our parking is behind the building. We have 17 parking spaces required; we're providing 18. There will be six one-bedroom units and six two-bedroom units, two retail stores and one office on the main floor, a small basement floor entrance from the back of the building into a lobby, elevators. There will be some mechanical rooms downstairs."

Dimovski said that the way the proposed building currently is designed it is 18 inches higher than is allowed by zoning at 41 feet and six inches but the developer was assured by a Mount Pleasant staff member that the restriction could be waived.

Dimovski said that all the two-bedroom apartments would have two bathrooms and the one-bedroom units would have one full bath and a powder room. Each unit would have a clothes washer and dryer. Most of the bedrooms have walk-in closets, according to Dimovski.

"We meet all of the requirements of the Form-Based Code," Dimovski said. "Because the property slopes in the back we have to raise the building high enough to get access to the sewer system and the drainage system so where we have the building sited is the lowest we can bring it for stormwater, for sewage."

Dimovski said that he planned to address comments that have been made and would continue discussions with town staff. The Planning Board voted to declare itself lead agency for purposes of the environmental view of the project and suggested that Dimovski should update the project's Environmental Assessment Form and return at some point in the future with finalized plans for consideration.

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Construction underway on \$74M project at Wartburg

BY PETER KATZ / pkatz@westfairinc.com

Construction is underway at Wartburg's campus in Mount Vernon on the Waltemade Residence, a \$74 million project to create 102 affordable apartments for seniors and 30 supportive units for older adults who have been experiencing homelessness. Wartburg offers independent living, assisted living, rehabilitation and adult day care on its 34-acre site.

The project involves transforming the skilled nursing facility named for Henry G. and Jeannette Waltemade into modern apartments.

The all-electric Waltemade Residence is being developed in partnership with Rockabilly Development LLC, and is supported by New York State Homes and Community Renewal (HCR), Westchester County, and the City of Mount Vernon. HCR is providing \$24.2 million in equity raised through its Federal Low-Income Housing Tax Credit Program; \$5.4 million in equity raised through its State Low-Income Housing Tax Credit Program; \$2.3 million from the Supportive Housing Opportunity

Program, and \$12.5 million from the Senior Housing Program. Westchester County's Housing Flex Fund is providing just over \$8.1 million. Funding of \$600,000 is coming from Mount Vernon's HOME fund that is administered by the city's Urban Renewal Agency.

The Waltemade Residence will serve residents aged 62 and older with household incomes up to 80% of the Area Median Income. Thirty

of the units will provide supportive services for seniors with chronic conditions or physical disabilities who have experienced homelessness, made possible through the Empire State Supportive Housing Initiative under the New York State Department of Health.

"We are grateful that our public and private sector partners share our vision to reposition senior care and housing while strengthening existing infrastructure," said Dr. David J. Gentner, Wartburg's president and CEO. "As we begin renovations, we celebrate an exciting milestone in our commitment to serve future generations of seniors with the housing, community, and support they need."



▲ Wartburg groundbreaking for Waltemade Residence project.

Westchester County Executive Ken Jenkins emphasized the project's commitment to sustainability as well as providing social impact.

"Westchester County is proud to support the Waltemade Residence project, which brings critically needed affordable and supportive housing to our senior community," Jenkins said. "By repurposing existing structures and embracing sustainable design,

we're setting a standard for meeting housing needs while addressing environmental goals."

According to New York State Health Commissioner Dr. James McDonald, "It is essential that aging New Yorkers have the ability to transition comfortably into later stages of life. The numerous independent living options at the Waltemade Residence will help ensure those needs are met."

COURTS

White Plains insurance broker sanctioned for forgery

BY BILL HELTZEL / bheltzel@westfairinc.com

A White Plains financial services professional has been sanctioned for forging signatures on insurance documents.

The Financial Industry Regulatory Authority suspended Brian R. Baine from associating with any member for three months and fined him \$5,000, on July 1. The action was disclosed in the organization's November monthly report.

FINRA says Baine, of Rye, violated a rule that requires members to "observe high standards of commercial honor

and just and equitable principles of trade."

Baine represented Northwestern Mutual Investment Services in White Plains, from 2008 until 2023, when Northwestern permitted him to resign while it reviewed how he handled insurance documents.

Last year, the Connecticut Insurance Department placed him on probation for one year and fined him \$1,000 for failing to report that his FINRA registration had been terminated, thus making him ineligible to handle variable life and variable

"Baine violated a rule requiring members to observe high standards of commercial honor."

— FINRA

annuity insurance policies.

From March 2022 to July 2023, Baine signed, or caused other people to sign, the names of eight customers on 20 insurance documents. He did so to expedite insurance policy applications, according to FINRA, and not in furtherance of other misconduct, and none of his customers complained.

Baine began his career as a general securities representative in 1985 with Solomon Brothers Inc. in Manhattan. He went on to work for Lehman Brothers; McMahan Securities Co. in Greenwich; Connecticut, and

Constans Crescent Global in Norwalk, Connecticut.

Although he was not registered with FINRA or associated with any FINRA member after October 2023, the nonprofit, self-regulatory organization says it retained jurisdiction over him.

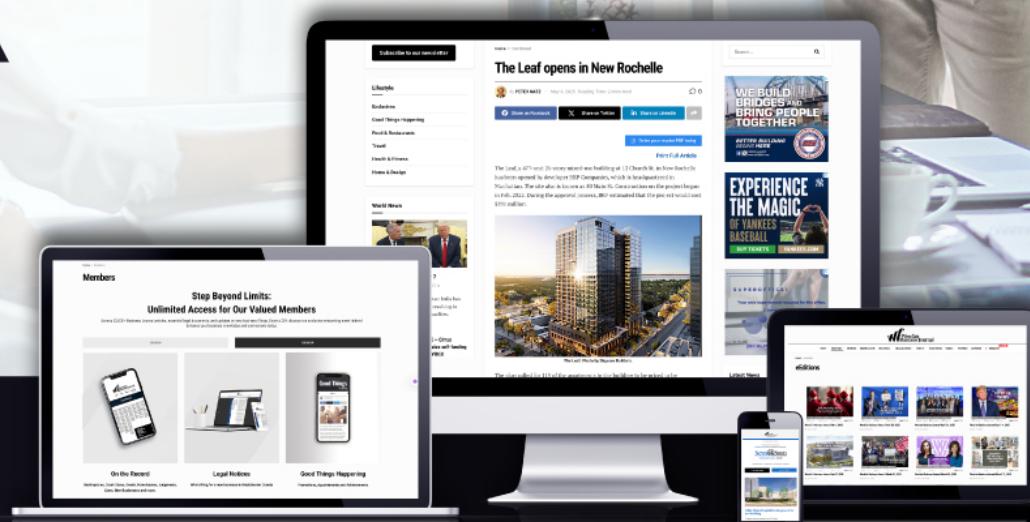
The three-month suspension ended on Oct. 6.

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\$87M Golden Hill development in Kingston completed

BY PETER KATZ / pkatz@westfairinc.com



Golden Hill apartment complex in Kingston.

A ribbon-cutting ceremony marked the completion of the \$87 million Golden Hill Apartments development in Kingston. Developers of the project are Pennrose and Family of Woodstock. The housing development was built on a 20-acre site that formerly was the location of the Ulster County Jail.

The development features 164 units of affordable housing. Nearly half of the units are reserved for seniors aged 62 and older, and 48 apartments are set aside for households in need of supportive services. Family of Woodstock will provide onsite services such as case management, crisis intervention, and financial counseling. The development was supported by a \$10 million award from Gov. Hochul's inaugural Mid-Hudson Momentum Fund, as well as funding from multiple state and federal sources.

The development features all-electric buildings including a 700-kilowatt rooftop solar system that was co-funded through a Department of Environmental Conservation Climate Smart Communities Grant secured by the Ulster County. A kilo-

watt is one-thousand watts of electricity. Residents will have free broadband internet, childcare, a community garden, playgrounds, and a fitness center.

"This is a proud moment for Ulster County," said County Executive Jen Metzger. "Golden Hill Apartments is exactly what community development should be: affordable; climate-responsible; and responsive to the diverse needs of our residents. We've transformed a former jail site into a vibrant, intergenerational commu-

nity that offers not just housing, but services and amenities supporting a high quality of life for the seniors, children, families, and individuals who will call this beautiful community their home."

Dylan Salmons, president of acquisitions at Pennrose said, "Golden Hill demonstrates how public and private sectors can work collaboratively to implement meaningful housing solutions, transforming an underutilized site into energy-efficient, multi-generational housing with on-site supportive services, connected community resources, and tailored amenities."



Ribbon-cutting of Golden Hill apartments.

According to Michael Berg, Family of Woodstock executive director, "Ulster County is struggling with a critical affordable housing shortage. The problem stems from the fact that housing built during the past 20 years did not align with the income levels of county residents. The Golden Hill project is especially important because it is the first workforce housing built specifically to address the needs of that local population."

Congressman Pat Ryan recalled that he pushed for Golden Hill Apartments project when he was serving as Ulster County executive.

"I am so proud to see it officially open today," Ryan said. "We have a full-scale (housing) crisis on our hands, and we have to embrace an all-of-the-above approach to address it. I am incredibly proud that the Golden Hill Apartments is officially opening."

Kingston Mayor Steve Noble said, "A project that allows for a former jail site to become home to seniors and local families and is done with sustainability in mind is a shining example of a public-private effort that benefits the entire community. The City of Kingston entered into a PILOT (payment in lieu of taxes) for this project as well as a community benefits agreement, and I hope to continue this work with all of our partners to bring more exciting projects like this to fruition."

All apartments at Golden Hill are affordable to households earning up to 80% of the Area Median Income. The development features mid-rise apartment buildings, townhomes, and a central community building. It has a mix of one-, two-, and three-bedroom units. There is a new community hub that features a fitness center, community porch, and a child-care facility open to the public. Ulster County Area Transit will bring a new bus stop to the property later this year, providing public transportation options for residents and visitors.

New York State Housing Commissioner RuthAnne Visnauskas said, "Our investment in Golden Hill Apartments continues our efforts to ensure residents of all ages have access to the housing and support services they need to thrive and builds on our work in Ulster County where we've created or preserved more than 1,100 affordable homes over the past five years."

Proposed Dutchess budget includes 3% property tax cut

BY PETER KATZ / pkatz@westfairinc.com

The proposed 2026 Executive Budget for Dutchess County includes a 1.8% increase in spending accompanied by a 3% cut in property taxes. Spending would be \$651.4 million, and includes an increase of \$6.7 million to cover state and federal mandates.

County Executive Sue Serino said that the budget does not skimp on spending for public safety, housing, youth initiatives, and services for seniors, veterans and families while staying below the New York state property tax cap.

"This budget is all about protecting people with purpose," Serino said. "Every dollar we spend must be done in a way that protects our taxpayers while also protecting the programs and services our neighbors depend on. We've worked hard to make sure every dollar is spent wisely, with investments in public safety, mental health, seniors, and youth, while making sure we are prepared for future uncertainty."

The proposed budget calls for the county's 11th consecutive year of a reduction in the property taxes. Sales

tax revenues are projected at \$273.8 million, and represent 42% of the new budget. The county's sales tax rate will remain at 3.75%. Dutchess is one of only six counties with a sales tax rate below 4% in New York state. Being eliminated effective March 1 is the local sales tax exemption on clothing and footwear items under \$110. That would bring the county an additional \$5.4 million in revenue.

The budget eliminates eight positions from the county's payroll and keeps 17 positions vacant.

The 2026 Executive Budget draws down \$23.5 million from the county's general fund balance, which stood at more than \$101 million at the end of 2024. It allocates approximately \$2.5 million to support new and ongoing programs for young people, \$2 million in continued support for supplemental ambulance service through the Community Benefit Fund, and \$1 million for the Dutchess County Housing Trust Fund.

The 2026 Executive Budget includes a decrease in reimbursement for the administration of the federal



▲ Serino talks about budget at County Legislature in Poughkeepsie.

government's Supplemental Nutrition Assistance Program (SNAP). The county is expecting to have to pay for 75% of the administrative costs of SNAP instead of the usual 50%. Dutchess figures the increase will cost it \$1.5 million and will fully hit in 2027. The proposed budget also raises the possibility that the county may be affected by negatively by agreements

and changes that are negotiated with the federal government.

The County Legislature has until Dec. 10 to adopt a budget and submit it to the county executive, who can then make line item vetoes and send it back to the Legislature, which then would have until Dec. 20 to override any vetoes by a two-thirds majority vote.

COURTS

Lenders challenge Rockland bankruptcy case

BY BILL HELTZEL / bheltzel@westfairinc.com

Four New Jersey investment companies are suing to stop the owner of a Rockland County online retailer from wiping out a \$1.75 million debt.

Pesach A. Cohen, of Pomona, the owner of Prime Electronics LLC, should not be allowed to use bankruptcy to escape paying a debt, according to a lawsuit filed last month in U.S. Bankruptcy Court, White Plains.

The \$1.75 million debt, the complaint states, "arose due to the defendant's fraud or defalcation while acting in a fiduciary capacity."

Prime Electronics buys products at a discount from big box retailers, according to the complaint, and sells them

online at higher prices on Amazon, eBay, and Walmart.

The lawsuit was brought by Malky Vorhand, who managed four investment companies in Lakewood, New Jersey with Herman/Naftali Vorhand, who died this past July. The companies include N&M Investments, Majestic Contracting, Majestic Investments, and Seymour Investments.

Cohen allegedly provided documents that depicted Prime Electronics as a profitable enterprise. And from mid-2019 to mid-2020, the Vorhand companies loaned \$1.75 million to Cohen, the complaint states, based on "rosy financial documents."

The terms of the deal were outlined in a letter of intent and were supposed



“\$1.75 million debt arose”

to be detailed in a contract, according to the lawsuit. But Herman Vorhand became suspicious about Prime Electronics' finances. When Cohen allegedly refused to return the funds, Vorhand commenced an arbitration case in a rabbinical court.

The arbitrators examined \$750,000 in transactions and found discrepancies, the lawsuit states, and ruled this past June that Cohen owed the Vorhand companies \$720,000.

Six days later, Cohen petitioned for Chapter 7 bankruptcy liquidation, declaring \$1.2 million in assets and nearly \$5.5 million in liabilities. He listed a \$1.7 million claim by Herman Norhand as disputed.

Malky Vorhand argues that Cohen may not be relieved of repaying the loans because the deals were based on false financial information, the funds were misused, and Cohen intended to injure the lenders.

Cohen's bankruptcy attorney, Charles Wertman, did not reply to a message asking for his client's side of the story.



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A vaunted but under-the-radar conference space gets its close-up

BY JEREMY WAYNE / jwayne@westfairinc.com

The former General Electric (GE) educational campus in Ossining known as Crotonville, which closed its gates permanently in April 2024, has reopened under new ownership as Windrose on Hudson, a premier conference center and event venue.

AIG, Citicorp, Pfizer, Regeneron and New York University are some of the big organizations, along with an impressive array of smaller ones, that have already held conferences at Windrose, with 80% of those committed for return visits in 2026 and beyond.

But while with its unparalleled conference and leisure facilities and a number of other key advantages, Windrose on Hudson is now arguably the best facility of its kind in the tristate area and wider Hudson Valley, its presence is still not universally known – and it should be. Windrose is just over an hour's drive from midtown Manhattan, and a mere 50 minutes by Metro North Railroad express service from Grand Central Terminal. Alternatively, you can helicopter in. The helipad built by GE's renowned chairman and CEO Jack Welch was left intact at the handover and is very much still in use.

Windrose's facilities are truly multipurpose, with a host of flexible spaces. The West Point football team had just checked out after a motivational program and a private Sweet Sixteen party was in full swing in the River Fox suite, located in the accommodation and event space wing known as The Village, when I checked in for a recent inspection. Later that evening, delegates were starting to arrive from the Middle East and across the United States for a major, three-day tech conference.

Originally built to accommodate the managers and elite students who were invited to Crotonville to learn and exchange ideas, the well-appointed 248 guest rooms remain unchanged since GE vacated the site 18 months ago. Mine had good lighting, a blissfully firm bed, a generously-sized bathroom and amenities far better than you have any right to expect in what is essentially "conference" accommodation – not

luxurious but thoroughly comfortable.

It's certainly interesting to reflect on the talent that must have stayed here over the decades. At its peak, especially during the now controversial Jack Welch era (1981 to 2001), with its cutthroat focus on profits, Crotonville was nonetheless accorded a

preeminent status for churning out a steady stream of highly capable global leaders, leaders who not only helmed GE's multiple businesses but many of whom would go on to head a clutch of top U.S. corporations.

For any high performing GE manager, it was not just a privilege to be invited to attend a leadership program at Crotonville but an opportunity to engage with the most influential leaders both formally in the classroom and informally over lunch or dinner.

As Douglas McLain, senior director of brand, marketing and sales for Windrose, explained to me over the course of my two-day stay, clusters of intimate, small-group meeting areas, both indoor and outdoor, along with more formal breakout rooms, were very much part of the Crotonville culture, and this approach still holds good at Windrose. In its physical layout as much as its rigorous teaching and training programs, Crotonville was designed to encourage discussion, debate and the exchange of ideas, and those conditions and aims still pertain for conferences meeting under the Windrose flag.

McLain also shared that Pyramid Global Hospitality, whose Benchmark Resorts and Hotels collection actually operates Windrose on Hudson, would probably like to see the facility accommodate independent guests, possibly in upgraded guest rooms, along with its conference attendees. Indeed, nonconference guests are already discovering Windrose and checking in – since anyone can book Windrose rooms independently online – at prices that at this point seem eminently reasonable. (Queen guest rooms run between \$250 and \$350 in November and December.)

Windrose certainly has the space – 52,000 square feet of flexible indoor event space with guests, whether staying independently or, as is still more

Aerial view of Windrose on Hudson conference and event center in Ossining, the former General Electric educational campus known as Crotonville. Photographs courtesy Windrose on Hudson.

"Windrose on Hudson is now arguably the best facility of its kind in the tristate area and wider Hudson Valley."

— Douglas McLain, Senior Director of Brand, Marketing and Sales, Windrose



likely, as part of a group, able to enjoy more than 60 acres of outdoor gathering spaces. That acreage includes 10 miles of scenic hiking and biking trails; a state-of-the-art, trilevel fitness center spanning more than 10,000 square feet; a spinning studio, racquetball, basketball and volleyball courts; bicycles; and three firepits perfect for evening relaxation. (A swimming pool is top of the list of enhancements McLain is trying to get on the drawing board.)

Croton Hall, Windrose's nerve center, houses its reception area and front desk and the Windrose dining room. There is no full-service à la carte restaurant on the property as of yet. Group meals are taken in the dining room, but Café 56 – known in the GE years as The White House, a bright and rather charming old building with floor-to-ceiling windows and a stone fireplace with cozy surround – serves beverages and light snacks at different times during the day.

Although the last full makeover was in 2015, Crotonville's annual operating budget was said to be in excess of \$1 billion and, as a consequence, all the areas and buildings I visited at Windrose – the original Learning Lab and Leadership Exchange blocks, the vast barn and carriage house, and The Village complex to name just a few – were in tip-top condition, with state-of-the-art conferencing facilities, meeting and lecture rooms and, of course, the very latest technological equipment throughout.

Indeed, with a sleek, modern, clean, somewhat minimalist design, which runs through all the buildings and public spaces, Windrose feels brand new. So don't come here expecting towers, turrets, or old architectural features, but if some off-property history or culture

appeals to you or your convention, both Phillipsburg Manor (the 18th century milling and trading complex in Sleepy Hollow), and Kykuit, The Rockefeller Estate in Pocantico Hills, are within a 15-minute drive, with the Katonah Museum of Art an easy 13 miles away, to name a few highlights.

Meanwhile, for year-round outdoor pursuits, Croton Gorge Park and the New Croton Dam are six miles away, and the trail head at the entrance to Old Croton Aqueduct State Historic Park is actually on the Windrose property.

For a campus so centrally located, what is astonishing is how GE kept its presence almost secret for 70 years. The mission of Crotonville, it was said, was to inspire, connect and develop the GE leaders of today and tomorrow, but there was always something a little hush-hush about the facility.

Ossining historian Caroline Ranald Curvan, whom I met during my stay, knew relatively little about Crotonville until Windrose reopened the Crotonville gates, and an Uber driver who picked me up during my stay admitted he had never known what went on behind the barrier despite having lived in the area for 25 years. When McLain recently hosted 25 Westchester mayors and municipal leaders for a Windrose introduction day, only two or three said they were even aware of what had been happening on the site prior to Windrose's acquisition.

Well, the days of "secrecy" are well over now. Windrose on Hudson is firmly and publicly on the map and quite rightly, it wants the conferencing world – and the wider world – to know about it.

Traveling more — but spending less — this holiday season

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

“More than half of Americans plan to travel this holiday season, but budgets are tightening.”

— Eileen Crowley, Deloitte

Despite more Americans planning to travel this holiday season, they’re doing so with considerably leaner budgets and scaled back itineraries, according to Deloitte’s recently released “2025 Holiday Travel Report.”

This year’s report — written by Stamford-based Eileen Crowley, Deloitte’s U.S. transportation, hospitality and services leader — is based on a survey of 3,896 Americans taken between Sept. 26 and Oct. 5. Of these, 2,099 respondents who are planning to travel between Thanksgiving and mid-January qualified as holiday travelers.

Key findings from this year’s report include:

Holiday travel intent rises, but budgets tighten. More than half (54%) of survey respondents intend to travel between Thanksgiving and mid-January, up 5% from 2024. However, those respondents plan to spend less (an average of \$2,334, down 18% year over year), and take fewer trips (1.83, compared to 2.14 last year).

earners pulling back the most as 53% plan to take a domestic flight at some point during the season, down from 63% last year.

Younger travelers dominate volume but not spending. For the first time, Gen Z and millennials are expected to make up half of the traveling public this holiday season. Yet surveyed Gen Z respondents plan to reduce their holiday travel budgets the most, by 31% year over year. (Gen Z planned similar spending cuts for its holiday retail shopping. See Deloitte’s “2025 Holiday Retail Survey.”)

“Many Americans are planning fewer flights and hotel stays, with tighter wallets in tow,” said Kate Ferrara, vice chair and U.S. transportation, hospitality and services sector leader at Deloitte, which provides audit, consulting, tax and advisory services to many of the world’s best-known brands, including nearly 90% of the Fortune 500 and more than 8,500 U.S.-based private companies.

“Although our survey found that more consumers plan to travel to be with loved ones,” she added, “they are hesitant to spend on extending and upgrading their trips. This is expected to leave many travel providers bracing for a softer winter. But those who lean into loyalty and shifting preferences, particularly among younger generations, could be better positioned to weather the journey ahead.”

Luxury travel gets — and sends — conflicting signals

Nearly one in five high-income travelers surveyed said they are worse off financially than a year ago, leading to a significant cut in travel plans. High-income survey respondents (those making \$100,000 or more per year) are expected to pull back the most: They plan to reduce their number of trips from 2.5 to 1.9, and

16% plan to decrease their longest-trip budgets significantly, up from 11% in 2024. Additionally, high-income travelers surveyed who feel worse about their finances are planning on cutting their in-destination spending (37%) or opting for less luxurious lodging (35%).

Yet even amid tightening trends, those surveyed appear to be finding room for luxury in their holiday journeys, particularly boomers, the only generation surveyed that plans to increase its travel spend — by 4% year over year.

- About one in four respondents (26%) qualify as luxury travelers, meaning they have stayed at a property they consider luxurious in the past two years and have stayed at a hotel with a nightly rate of \$400 or more during at least two leisure trips in 2025.
- Luxury is not one-size-fits-all. Among luxury travelers surveyed, Gen Z travelers (49%) link luxury to the availability and quality of amenities; millennials (19%), who travel with children more than others, associate it with on-property dining; and boomers (31%) think extraordinary locations.
- Surveyed luxury travelers are also nearly thrice as likely as others to book first-class air tickets and, when choosing a hotel, give much greater weight to customer service and loyalty memberships.
- Luxury travelers associate high service levels (42%) and brand name (20%) with a luxury hotel more than other respondents.

AI ascends as a digital travel agent

With Gen Z and millennials making up half of those on the move this season, the use of GenAI for holiday travel planning is surging among survey respondents, as more travelers leverage the technology for activity recommendations, destination ideas and accommodation options that match their tastes and budgets.

Among respondents, GenAI adoption in travel planning is expected to reach 24% this holiday season, up from 16% in 2024 and 8% in 2023. All surveyed generations are increasing their use of GenAI technology, particularly millennials (31%) and Gen Z (30%) travelers.

This holiday season, respondents plan to use GenAI the most to research activities and attractions, with 67% of those using GenAI for trip planning, followed by destinations (56%) and accommodations (54%).

While only 24% of GenAI-using travelers surveyed plan to use GenAI for restaurant recommendations, the restaurant sector sees this research translate to actual visits the most (55%), compared to conversion on research related to flights (46%) and accommodations (45%).

For their longest holiday trip,

surveyed travelers prefer to book via a brand’s direct channel across travel products, including flights, hotels and private rentals.

What this means for the travel and tourism industries

Travel and tourism may see a weaker holiday season as surveyed Americans become more mindful of what they pack into their itineraries.

- Fewer surveyed travelers intend to catch flights this holiday season as 47% of travelers said they will take a flight on their longest trip of the season, down from 55% in 2024.
- Respondents from all income levels plan to fly less, with high-income earners pulling back the most. Here 53% plan to take a domestic flight at some point during the season, down from 63% last year. But international travel is expected to increase slightly among low-income earners (10% versus 6% in 2024).
- Loyalty still flies with air travelers: When it comes to purchasing airfare, 37% of air travelers surveyed plan to purchase the lowest-price ticket on their preferred airline.
- With tighter budgets, 57% of surveyed travelers planning to drive instead of fly on their longest trip are doing so to save money, up from 47% in 2024.
- Middle- and high-income respondents plan to pull back on hotel stays, while low-income earners plan to increase their hotel stays slightly, up 3% year over year.
- For many surveyed hotel travelers, rates reign supreme, as 63% ranked them in the top three attributes in their hotel selection, followed by customer service (29%) and loyalty programs (27%).
- Surveyed travelers plan to cut back on tours and activities year over year, with participation in ticketed or public events expected to decline 9% on Americans’ longest trips, 8% on guided day trips and 7% on tours and attractions.

Still, survey author Crowley sees possibilities amid a challenging picture:

“Despite economic uncertainty, holiday travelers appear to be plugged-in and ready to roam. More surveyed travelers are embracing AI tools to seamlessly craft personalized adventures. What’s more, respondents are willing to splurge on a luxurious experience. Travel providers who focus on innovation and engaging consumers across generations and income levels will likely have the opportunity to capture attention from those planning more travel in the new year.”

Travel Talk — Surprising Switzerland

BY JEREMY WAYNE / jwayne@westfairinc.com

It's all too easy to forget Switzerland, that enigmatic, self-possessed confederation of states, or "cantons," which borders no fewer than five other European countries – but it shouldn't be, particularly at a moment when it's been in the tariff news. The Trump Administration has agreed to slash its tariffs on imported Swiss products to 15% (from 39%) as Swiss companies pledge to invest \$200 million in the United States by 2028.

Switzerland is home to nine million people, who bewilderingly speak four different languages between them, namely French, German, Italian and Romansh – a Rhaeto-Romance language spoken in the central Swiss canton of Grisons. The incomparably magnificent Swiss Alps take up well over half of the land mass and, for natural beauty, Switzerland is undoubtedly one of the most spectacular countries in the world. (It is also, be warned, expensive, for the most part on a par with New York and London.)

Of course, Switzerland comes into our lives (and those of our pets) more than we realize, because even if we struggle to name its capital (Bern), brands we use every day – from Häagen-Dazs to Nescafé to Purina pet food – are all owned by the country's Nestlé S.A.

We eat Swiss cheeses and Swiss chocolate, too, which alas will still be subject to high tariffs. And, of course, we wear Swiss watches, although contrary to popular belief, cuckoo clocks did not originate in Switzerland. Not being a lover of cuckoo clocks, I'm pleased to say I didn't encounter a single one on my recent trip.

What I did find, though, was Europe's most impressive rail service, the SBB – gleaming white coaches for the most part, exceptionally comfortable seating and extensive menus with chairside service even in second class and on the shortest routes. And never once, in the 18 train journeys I took to across the country did a train arrive at or depart from a station late – not even by one minute.

Flying in to **Zurich**, where Hansel and Gretel architectural kitsch meets steel towers housing banks and technology businesses, I took a day to explore the town, stopping for lunch at the

historic Kronenhalle restaurant, where the walls are adorned with original art by Joan Miró, Marc Chagall and Pierre Bonnard. In the afternoon, I squeezed in a visit to the Kunsthaus, Switzerland's most famous art museum, before heading for the station and taking a train southwest to the famous resort town of St. Moritz.

For a town of its size, which is to say small, **St. Moritz** has an astonishing concentration of luxury hotels – the Badrutt's Palace Hotel, The Kulm, The

Carlton, Suvretta House – all of which have been favored by stars and starlets, socialites and roués down through the years. Not falling into any of those categories, I put up instead at the Hotel Waldhaus, a three-star gem of an old hotel, *gemütlich* (the German word expressing a blend of comfort, coziness and correctness), with its magnificent dining room overlooking Lake St. Moritz and peerless views of the lake from its guest rooms. The bar at the utterly charming Waldhaus has the largest whiskey collection in the world, according to the "Guinness Book of Records."

A month too early for the start of the winter skiing season, I found other pursuits instead, marveling at the delicious paintings of 20th century artist Peter Berry in the museum that bears his name, and drinking hot chocolate (with extra schlag, or whipped cream), at the Café Hanselmann, where alles St. Moritz meet – the perfect pick-me-up after window-shopping at Bruno Cucinelli and Loro Piano nearby.

From St. Moritz I took the two-part Bernina Express to Lugano, one of Switzerland's great sightseeing trains, which climbs to 7,500 feet before making its descent along a UNESCO World Heritage route – all seen through panoramic windows. The second part of the Bernina journey is by scenic bus, where after the highway you enjoy a ravishing drive along the shores of Lake Como, with more superb scenery and views, onward to Lugano.

A city of almost indescribably beauty, sitting on its own lake in Switzerland's Italian-speaking Ticino canton, Lugano is gracious and elegant but wears its extreme good looks without a hint of swagger or self-importance. Not for nothing is this area known as the Swiss Riviera, all the way from its apt-

"Switzerland can pinch your wallet, but it will also steal your heart."

— Jeremy Wayne,
travel adviser



View of Lugano from San Salvatore.

ly-named lakefront Paradiso district to the glorious park, called Ciani. Enjoying a cup of coffee or a Hugo Spritz on Lugano's central square, Piazza della Riforma, in the old town, or browsing its chic shopping street, Via Nassa, are simple but unforgettable pleasures, as is a stroll in Parco Ciani itself.

Although only its ninth largest city, Lugano is Switzerland's third largest banking center, after Zurich and Geneva. And with its microclimate protected by mountains and lakes, it is also one of the warmest places in Switzerland, with relatively mild winters and hot, humid summers. Do get out on the limpid lake if you can. Ferry boats and tourists boats put stunning lakeside villages such as Gandria and Morcote within easy reach.

Traveling southwest by not especially fast but very swish, spick-and-span trains with yet more scenic views brought me to the town of **Vevey**, a relatively quiet but hardly sleepy town, although one sometimes overshadowed by its better-known neighbor, Montreux, on the northeastern shore of Lake Geneva.

Vevey's great claim to fame is Nestlé, which has its global headquarters here, and Vevey's Manoir de Ban was the home of Charlie Chaplin for the last 25 years of his life. The Henri Nestlé Museum, the Vevey Historical Museum, the Alimentarium food museum and the Charlie Chaplin Museum will all vie for your attention here in this smallish town, along with the glorious lakeside promenade. But for me the highlight of my visit was staying at Hotel des Trois Couronnes, a "Leading Hotel of the World" and one of Europe's less well-known but nevertheless magnificent Grande Dame establishments.

My classy suite overlooking the lake could have come straight out of Noel Coward's play "Private Lives," with a beautiful stone and marble fireplace, the glistening lake in front of the windows, snow on the mountains in nearly every direction and a black-and-white

marble bathroom with a bath tub large enough to hold a water-polo match.

Traveling this time by car through the UNESCO-listed wine villages of the Lavaux, where ancient stone walls protect the steep-terraced vineyards, first laid by monks in the 12th century, I arrived in Lausanne. While the city was founded in medieval times, with an 800-year-old cathedral, a masterpiece of Gothic art, and a charming old town to prove it, today Lausanne is known as Switzerland's capital of tech, though it also boasts a new Arts District (Plateforme 10), a regenerated downtown district of former warehouses known as the Flon and the home of the International Olympic Committee and the Olympic Museum.

But whatever else you may do in Lausanne, and there's enough to keep you here for three or four days, be sure to try some chocolate in Switzerland's cocoa capital. There are more than 50 independent chocolate makers in the downtown area alone, and the reasonably-priced Lausanne Choco Tour allows you to choose five chocolatiers out of 11 listed and receive a generous sampling at each.

I stopped in **Geneva** only long enough to meet an old friend for an expensive drink by the water, where the Rhône River meets Lake Geneva (which the Swiss call Lac Leman) in the heart of town, before continuing by train for another 20 minutes to catch my Swiss flight home from Geneva International Airport. A dozen of the 50 richest people in the country – and there are some very rich people in Switzerland – call the canton of Geneva home, my friend commented.

I responded that in a country that can certainly seem to pinch your hard-earned dollars, it does at least compensate you handsomely by also stealing your heart.

Jeremy Wayne is a travel adviser with Superior Travel of New York. Email him at jeremy@superior-travel.com.

Gardening gifts that keep giving

BY MELINDA MYERS



Kids gardening tools make great gifts for the youngsters in your life. Courtesy Corona Tools.

Gift the gardeners in your life with tools that are sure to make them smile as they put them to work throughout the coming years. No matter your budget, you are sure to find the perfect gift for your favorite gardener.

Help gardeners track the weather and rainfall in their backyard. You can find decorative and functional low- and high-tech thermometers in a wide range of prices. Consider giving them a rain gauge to help monitor rainfall so they know when and how much to water.

For the indoor gardeners, paint pots, preferably with drainage holes, that they can use to display their favorite plants. If your budget allows, add potting mix and a plant or gift certificate so they can select a new or favorite plant from the garden center. Include a pair of snips to help them trim, groom and keep their indoor plants looking their best.

Purchase a fun watering can or decorate one with decoupage. This is a great gift for kids and adults to make for family and teachers. Just select a plastic or metal watering can, gather pictures and secure and seal them to the watering can with a suitable material found at craft stores.

Dress up your favorite gardener's gear with colorful tools like the British Meadow Pruner & Holster Set endorsed by the Royal Horticultural Society. The pruners have a comfort grip and are perfect for cutting small branches and stems, and the floral holster will

keep them handy when gardening. This makes a great gift for gardeners who appreciate aesthetics as well as quality tools.

And what gardener doesn't need a good bypass hand pruner with two sharp blades to make clean cuts? Look for one with a large three quarters-inch cutting capacity if your gardener does extensive pruning. Select one with narrow, comfortable nonslip grips like those on the ClassicCUT Bypass Pruner for those with small- to medium-sized hands. Stuff one in a yuletide stocking, combine it with a new garden book or wrap it up as it makes a great gift on its own.

Don't forget the youngsters on your list. Research shows children exposed to the outdoors and gardening are more focused, do better in school and have less severe ADHD symptoms. Girls raised in a landscaped environment are more confident and less subject to peer pressure. By encouraging them to garden, you

might be helping them acquire a lifelong skill.

Giving them their own kid-sized garden gear (coronatools.com) can make gardening more fun and easier as they garden by your side or in their own garden plot or container. Look for tools designed to fit children's hands like Corona's kids three-piece garden tool set that has everything a young gardener needs to dig, explore, plant and tend their garden. A kid-sized wheelbarrow is just the right size for hauling plants, soil and mulch.

Don't let the hustle of the holiday season put a damper on your gift giving. Keep in mind this act of kindness generates happiness in ourselves and others.

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

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March of Dimes sets fundraising record for Westchester/Fairfield real estate breakfast

BY PETER KATZ / pkatz@westfairinc.com

March of Dimes NY/NJ Market, set a fundraising record at its 2025 Westchester/Fairfield Real Estate Awards Breakfast held at the Brae Burn Country Club in Purchase. This was the 38th year for the breakfast. It drew nearly 500 attendees and raised over \$1.3 million, a new record, to support March of Dimes research, programs, and advocacy that improve maternal and infant health outcomes.

The event brought together leaders from the real estate and construction industries to celebrate those making an impact on their communities while supporting the mission of March of Dimes.

Honored at the event were Susan Fox, president and CEO of White Plains Hospital and regional senior vice president for the Hudson Valley of Montefiore Einstein and real estate developer Mark Stagg, founder and president of the Stagg Group.

Fox received the Martin S. Berg-

er Lifetime Achievement Award, and Stagg received the March of Dimes Real Estate Award. The award to Fox was presented to her by Joseph Simone, President of Simone Development Companies who is a past recipient of the award. The award to Stagg was presented by Adolfo Carrion Jr., deputy mayor of New York City for housing and economic development and workforce.

"It is an honor to be recognized by the March of Dimes," Fox said. "For more

than 25 years, the March of Dimes and White Plains Hospital have partnered to advance maternal and infant health, and we are so grateful for their research and support which continues to help make the lifesaving work in our NICU (Neonatal Intensive Care Unit) possible."

Mark Stagg through the Stagg Group has built more than 5,000 market rate and affordable housing units, with more than 3,000 additional units in the pipeline. His projects, including

"We are humbled to be recognized for our work in the real estate community and for our support of the March of Dimes."

— Mark Stagg, Stagg Group



Westchester County Police identified these three as Playland vandals.

The Riverdale Tower and Whitlock Point in the Bronx and West View Apartments in New Rochelle.

"On behalf of Stagg Group and my family, we are humbled to be recognized for our work in the real estate community and for our support of the March of Dimes," said Stagg. "We also want to congratulate Susan Fox and thank all of the sponsors for their support of the important work that the March of Dimes does to improve health conditions for all mothers and

infant children."

The Westchester/Fairfield Real Estate Awards Breakfast on Nov. 13 was emceed by Tara Rosenblum of News 12 and co-chaired by Patricia Valenti, executive managing director for Newmark, and Don Bucci, managing director for JLL.

This year's event sponsors included the Kylie and Louis R. Cappelli Foundation, Stagg Group and White Plains Hospital, along with many other corporate and community supporters.

CRIME

Last of Playland vandalism suspects surrenders

BY PETER KATZ / pkatz@westfairinc.com

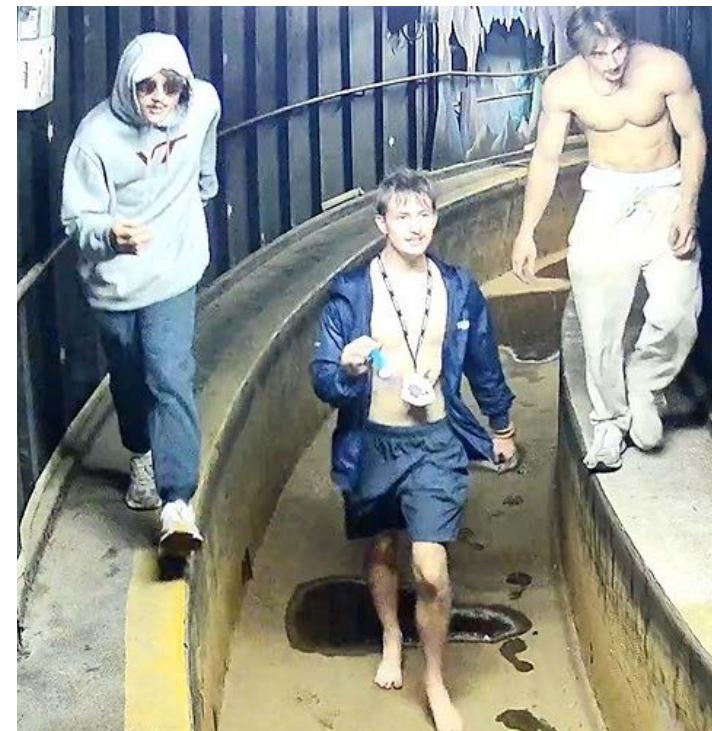
All three suspects in a vandalism spree at Westchester County's Playland Amusement Park have now surrendered to County Police. The three men are accused of entering the amusement park in the overnight hours of Sept. 23-24 and committing acts of theft and vandalism. It is alleged that the trio arrived on the Playland beach in a small boat shortly before midnight on Sept. 23 and climbed a fence to enter the amusement area. All three are from New Jersey.

Connor Evancho, 20, of Pompton Lakes, turned himself in Nov. 12 at County Police headquarters in Hawthorne. Daniel Bracco, 19, of

Oakland, had surrendered on Nov. 10. Suspect Anthony Conkling, 19, of Wykoff turned himself in about a week before the others.

All three men are charged with Burglary 3rd Degree and Criminal Mischief 2nd Degree, which are felonies. They also are charged with two misdemeanors: Criminal Trespass 2nd Degree and Petit Larceny. Each was released on his own recognizance following arraignment in Rye City Court.

It's alleged that the three men: vandalized an electrical room, cutting or ripping out fiber optic cables for phone and internet service; stole 200 stuffed animals, which they hauled away in garbage bags; and attempted to throw a photo



Westchester County Police identified these three as Playland vandals.

booth off the boardwalk but were unable to do so.

The damage caused to property at Playland is estimated at \$57,000. Police say that the boat they used was apparently taken from, and returned to, a boat club in Connecticut.

The case was investigated by detectives from the County Police General Investigations Unit. Police say that multiple tips were received from the public during the investigation.



One of Aquarion Water's reservoirs in Fairfield County. Photo courtesy of Aquarion

NONPROFITS

PURA rejects Eversource \$2.4 billion sale of Aquarion to non-profit

BY GARY LARKIN / glarkin@westfairinc.com

“This deal was a costly loser for Connecticut families and PURA was right to reject it.”

— Attorney General William Tong

NEW BRITAIN – State Republican and Democrat officials agree with the state public utility regulator’s unanimous rejection this morning of the \$2.4 billion sale of Aquarion Co. by Eversource Energy.

Attorney General William Tong, a Democrat, praised a decision by the Public Utilities Regulatory Authority (PURA) to deny the sale to a new non-profit that he said would have doubled household bills and gut public oversight of water utility rates and consumer protections.

“This deal was a costly loser for Connecticut families and PURA was right to reject it,” Tong said. “Eversource desperately wanted to offload Aquarion, and they concocted this maneuver to extract as much cash as possible by guaranteeing the new entity free reign to jack up rates.”

Eversource cited the state legislation that allowed for the creation of the non-profit to run Aquarion when it responded to PURA’s decision.

“The special act approved by legislators in 2024 indicated that the state was interested in an expanded non-profit model,” said Tricia Taskey Modifica, Eversource spokesperson. “However, once tested, that same special act proved difficult to overcome for PURA to move away from an investor-owned model.”

Eversource is free to find a new buyer, but should understand that any new attempt to end public regulatory oversight over water bills for hundreds of thousands of Connecticut families is going to be a non-starter here, Tong added.

State Republican leadership concurred with Tong about PURA’s decision.

“We thank PURA for voting down this atrocious deal which would have caused a tsunami of unending water rate spikes in cities and towns across Connecticut,” said Sens. Stephen Harding, Sen. Ryan Fazio, Sen. Heather Somers, Sen. Tony Hwang, Sen. Jason Perillo and Sen. Eric Berthel.

“This deal should have never been signed into law by Gov. Ned Lamont. Thankfully, PURA denied it at the last moment, and that is very good news for already overburdened Connecticut residents.”

They added that there should be an open bidding process should Eversource continue to want to sell Aquarion.

First Selectman Christine Vitale issued a statement today applauding the PURA decision to deny the proposed sale of Aquarion Water Company to the South-Central Connecticut Regional Water Authority (RWA). Fairfield is one a handful of

intervenors in the Aquarion change in control application process.

“This decision is a victory for Fairfield residents and for communities across the region,” the first selectman said. “We thank MetroCOG for their leadership and for amplifying the concerns of municipalities serviced by Aquarion. PURA listened carefully to the issues raised by thousands of residents and municipal leaders and ultimately determined that this transaction was not in the public interest, recognizing the potential impact on water rates, decline in tax revenue, and loss of local control.”

Aquarion Company and its Connecticut subsidiaries, Aquarion Water Co. of Connecticut (AWC-CT) and Torrington Water Company (TWC), is currently by far the largest water company in the state, serving approximately 722,000 people in 62 municipalities across Connecticut.

Aquarion is currently owned by Eversource. As a corporate-owned public utility, it is regulated by PURA, which has authority to set rates and scrutinize its service. In 2023, PURA rejected Aquarion’s bid to raise rates by nearly 30%. The company appealed and the Connecticut Supreme Court recently largely affirmed PURA’s decision.

Eversource sought to offload Aquarion and to reap funds from the sale and shed its obligations while saddling Connecticut families and businesses with the long-term costs

and consequences. The move would have converted Aquarion into a non-profit entity called the Aquarion Water Authority (AWA), which would have shared resources with the South Central Regional Water Authority (RWA), including a CEO, CFO, board, and board committees.

“Nonprofit utilities, such as the RWA and proposed AWA, are governed not by PURA but by their own board, comprised of representatives from the towns they serve,” Tong said. “The board, making decisions for both the RWA and AWA in this proposed transaction, must either accept or reject a rate request in its entirety, with no ability for line-item adjustments as before PURA. Not once has RWA’s board ever rejected a rate hike request.”

Aquarion did not hide its intentions to raise rates, according to Tong. The application projected annual rate increases between 6.5% and 8.35% annually through 2035, with even more rate hikes expected every five years after, he said. Those plans could have much as much as doubled water bills for Connecticut families over the next decade.

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Telecom provider CCi Voice lands in Bethel

BY PAMELA BROWN

BETHEL – Connecticut telecommunications provider CCi Voice has moved its headquarters to 70 Stony Hill Road from 38 High Ridge Road in Redding.

A provider of VoIP phone systems, video surveillance, and access control solutions in Southern New England, New York and New Jersey, the company dates back to the early 1990s in Norwalk. It was recently named to the annual Inc. 5000 list of the fastest-growing private companies in America.

Decades ago, determined to make reliable, personal communication solutions accessible to small and large organizations, CCi Voice CEO Michael LeBlanc began the company in his Norwalk home. Through acquisitions LeBlanc has a rich history that includes the founding of Telspan in 1968. LeBlanc then founded LeBlanc Communications in 1993.

After experiencing consistent growth year after year, LeBlanc moved the company operations to a space above his garage in Redding along with a small but dedicated staff. Since then, CCi Voice has become a leading Connecticut-based provider of VoIP phone systems, video surveillance, and access control solutions.

“We began with a simple belief that technology should bring people closer together, not create barriers,” he said. “Our move to Bethel is more than just a change of address; it’s a symbol of the incredible team, partners, and clients who have helped us build something lasting right here in our community.”

In 2023, CCi Voice acquired IP Genie, expanded its capabilities by strengthening its position as the state-approved, no-bid provider for

communication systems through the Capital Region Council of Governments (CRCOG). Today, CCi Voice helps clients strengthen communication, enhance security, and protect their communities through dependable technology and personalized, 24/7 service.

Currently, CCi Voice has 35 employees, including six with more than 40 years in the company, serving schools, municipalities, libraries, and businesses across Connecticut, New York, and other parts of the Northeast. According to its website, for almost four decades, CCi Voice has been the go-to company for thousands of customers who need to install, maintain, repair or upgrade their critical communications infrastructure.

“We are so grateful when successful businesses choose to locate in Bethel,” said Bethel First Selectman Dan Carter. “While businesses like CCi Voice benefit our residents by creating jobs and helping our local economy grow, CCi Voice has also shown a real commitment to supporting our community and other Bethel businesses. We look forward to seeing them flourish.”

M&T Bank is a valued partner that actively supports CCi Voice’s growth and investment in the local community.

Bethel has recently seen many new businesses move to town.

“Bethel has seen steady and thoughtful growth over the past few years, with a diverse mix of new businesses choosing to locate here,” said Bethel Director of Economic Development Janice Chrzeszczanek. “The town offers a business-friendly environment with excellent infrastructure, access to a skilled labor force, and a central location in Fairfield County.

“There’s also a strong sense of col-



From left, Akmin McKelvey - Branch Manager Vice President, M&T Bank
Jesse Raymond - Co-Chairman of the Board for the Bethel Chamber of Commerce, VP Branch Manager, M&T Bank Michael LeBlanc - Founder & CEO, CCi Voice
Rama Mahesh - Business Relationship Manager, M&T Bank Dan Carter - First Selectman, Town of Bethel. M&T Bank is a valued partner that actively supports CCi Voice’s growth and investment in the local community. *Photo courtesy of CCi Voice*

laboration here – businesses aren’t just locating in Bethel, they’re becoming part of the community. The town’s amenities, accessibility, and quality of life make it easier to attract and retain employees, which is a major advantage for any company.”

From family-owned shops and restaurants to innovative facilities and businesses like Stars Lab and CCi Voice, each new addition contributes to Bethel’s vibrancy and economic vitality, she added.

“Bethel offers the perfect balance between small-town charm and strong economic opportunity. Our location is ideal – conveniently situated with access to major highways and rail service – but it’s the community and quality of life that draws people here. Business owners recognize that Bethel is supportive, collaborative, and genuinely

invested in helping them succeed.”

Beyond the direct economic benefits, those businesses also contribute to the town’s overall momentum—helping to attract complementary businesses and generating activity that supports our local shops, restaurants, and services, according to Chrzeszczanek.

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WESTCHESTER

U.S. Bankruptcy Court

White Plains and Poughkeepsie

Local business cases, Nov. 12 - 18

Howard P. Magaliff, trustee vs. Alpha Omega HVAC Mechanical, White Plains, 25-7034-SHL: Adversary proceeding in Allan L. Broccoli Chapter 7 (23-22853). Attorney: Howard Magaliff.

Creative Kids Enterprises LLC, Chestnut Ridge, Samuel Lapa, signatory, 25-23105-SHL: Chapter 11, assets \$0 - \$50,000, liabilities \$1 million - \$10 million. Attorney: Solomon Rosengarten.

Jacob Tauber, Monsey re. codebtor 1028 Broad LLC, Monsey, et al, 25-23107-SHL: Chapter 7, assets \$3,188,801, liabilities \$119,038,481. Attorney: Thomas Frank.

Gabriela DeJesus, Newburg, re. codebtor International Service of Newburgh, et al, 25-36191-KYP: Chapter 7: assets \$160,437, liabilities \$231,301. Attorney: Richard Schisano.

Karl Rusnock, New City re. codebtor ACE Glass Systems, 25-23122-SHL: Chapter 7, assets \$358,529, liabilities \$1,140,983. Attorney: Daniel S. Alter.

U.S. District Court, White Plains

Local business cases, Nov. 12 - 18

Stella Cristina Gomes De Souza, Stafford, England vs. Watchtower Bible and Tract Society of New York Inc., Patterson, et al, 25-cv-9459-NSR: Personal injury. Attorney: Brett R. Gallaway.

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.

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4 Smith Ave., Suite 2
Mount Kisco, NY 10549
Phone: 914-694-3600

Rockefeller Photos, Dade County, Florida vs. Food Fair Wholesale Fresh Market, Spring Valley, 25-cv-9537-JGLC: Copyright infringement. Attorney: Daniel Desouza.

The Brand Guy, Monsey vs. Liberty Mutual Fire Insurance Co., Suffolk, Massachusetts, 25-cv-9567-PMH: Insurance, removal from Rockland Supreme Court. Attorneys: Todd D. Kremin for plaintiff, William M. Fennell for defendant.

T.V. Seshan M.D., P.C., White Plains vs. Elevance Health Inc., Indianapolis, 25-cv-9593-PMH: U.S. Arbitration Act. Attorney: Debra A. Clifford.

Federal Tax Liens, \$10,000 or greater

Westchester County, Nov. 12 - 18

Apollonia Pizzeria & Restaurant Inc.: Yorktown Heights, 2019, 2023 - 2024 quarterly taxes, \$12,011.

Bainbridge Optical Corp.: Eastchester, 2021 quarterly taxes, \$293,062.

Belkadi, Hamida: White Plains, 2021 - 2024 personal income, \$79,553.

Benza, Philip R.: Millwood, 2019 personal income, \$12,370.

Best Yonkers Smoke Shop and Vape Inc.: Yonkers, 2020 - 2023 corporate and quarterly taxes, \$11,780.

Birnbaum, Daniel J.: Scarsdale, 2024 personal income, \$52,909.

Blankenship, Jessica: Pleasantville, 2021 - 2023 personal income, \$463,234.

Brown, Jeffrey M. and Karen A. Brown: Chappaqua, 2022 - 2023 personal income, \$52,933.

Cake II Cups, Alenna Merritt: Yonkers, 2020 - 2021 quarterly taxes and failure to file correct information, \$211,562.

Casa Rina Restaurant, Stratis Corp.: Thornwood, 2023 quarterly taxes, \$18,934.

Chaco, Daniel Vele: Putnam Valley, 2021 - 2023 personal income, \$91,196.

Dany Restoration Inc.: Yonkers, 2020 - 2021, 2025 quarterly taxes, \$41,246.

Deraaff, Austin: Elmsford, 2019, 2022 personal income, \$61,603.

DLB Backflow Prevention Services: Port Chester, 2022 - 2024 quarterly and unemployment taxes, \$42,208.

Estate Inspection Group Inc.: Somers, 2022 quarterly taxes, \$11,246.

Fernandez, Dario: Port Chester, 2016 - 2017, 2020 - 2021 personal income, \$21,735.

Finish Wood Inc.: Yonkers, 2020, 2022, 2024 quarterly taxes, \$15,886.

Godbille - Koechlin, C.: South Salem, 2022, 2024 personal income, \$145,363.

Heras, Karina A.: Putnam Valley, 2021 - 2023 personal income, \$91,196.

Hickey, Jason M. and Julie Y. Hickey: Rye, 2017 - 2019 personal income, \$139,102.

Hollander, Sara: Scarsdale, 2024 personal income, \$52,909.

Hudson View Automotive Service Inc.: Croton-on-Hudson, 2023 - 2024 quarterly taxes, \$13,503.

Jadick, Andrea G.: Millwood, 2019 personal income, \$12,370.

John Malone Architect PLLC: Irvington, 2018, 2020 - 2021 failure to file correct information, \$79,340.

Koechlin, N.: South Salem, 2022, 2024 personal income, \$145,363.

Kutayiah, Dave G.: New Rochelle, 2020 - 2024 personal income, \$514,952.

Life Dome Adult Services: Yonkers, 2024 quarterly taxes, \$44,172.

Maceyak, Robin: Cortlandt Manor, 2019 - 2023 personal income, \$47,076.

Marchewka, Susan: White Plains, 2022 - 2024 personal income, \$11,295.

Marchewka, Vincent: White Plains, 2016, 2019, 2022 - 2024 personal income, \$165,141.

Massey, Paul J. and Gretchen V. Massey: Larchmont, 2023 personal income, \$154,948.

Olson, Stephen: Pleasantville, 2021 - 2023 personal income, \$463,234.

Pantaleon, Alexander and Karen Pantaleon: Yorktown Heights, 2016 - 2024 personal income, \$94,724.

Pineiro, Elizabeth V.: Thornwood, 2023 personal income, \$81,246.

Rabadi, Arij: Hartsdale, 2024 personal income, \$17,224.

Rosario, Andreina: Yonkers, 2017 - 2020, restitution, \$186,531.

Salzano, Sylvester: Yonkers, 2021 - 2022 personal income, \$82,396.

St. John - Foster, Jennifer and Dylan: Harrison, 2022 personal income, \$92,859.

Thom, Jeremy: Scarsdale, 2024 personal income, \$36,382.

Valiamattam, Jiji: Yonkers, 2018 - 2023 personal income, \$24,443.

Velazquez, Angel M.: Port Chester, 2018 personal income, \$522,772.

Velez, Julio: Cortlandt Manor, 2019 - 2023 personal income, \$47,076.

Weaver, Ann Marie: Yonkers, 2020 - 2023 personal income, \$54,138.

DEEDS

Above \$1 million

1 Ellen LLC, Rye. Seller: James L. Murray, Princeton, New Jersey. Property: 1 Ellen Court, Rye City. Amount: \$1.3 million. Filed Oct. 15.

28RC Root Shack LLC, Bronxville. Seller: Rosemarie R. Bellone, Scarsdale. Property: 28 Ridgecroft Road, Eastchester. Amount: \$3.3 million. Filed Oct. 16.

333 Halstead LLC, Larchmont. Seller: Robert H. Bruskin, White Plains. Property: 333 Halstead Ave., Rye Town. Amount: \$1.3 million. Filed Oct. 14.

402 Sarles LLC, New York. Seller: Lamony LLC, New York. Property: 402 Sarles St., New Castle. Amount: \$5.9 million. Filed Oct. 16.

7 KLN LLC, Rye. Seller: Lisa P. Hellerstein, New York. Property: 7 N. Kirby Lane, Rye City. Amount: \$1.8 million. Filed Oct. 16.

778 Sleepy Hollow Road LLC, Briarcliff Manor. Seller: Conrad L. Bringsjord, Briarcliff Manor. Property: 778 Sleepy Hollow Road, Mount Pleasant. Amount: \$4.2 million. Filed Oct. 16.

Felice E. Bergman Revocable Living Trust, New York. Seller: 5 Doral Greens East LLC, Rye. Property: 5 Doral Greens East, Rye Town. Amount: \$1.7 million. Filed Oct. 14.

Lopez, Raul, Hastings-on-Hudson. Seller: Watertown Homes LLC, Hastings-on-Hudson. Property: 162 Warburton Ave., Greenburgh. Amount: \$1.7 million. Filed Oct. 15.

Morris, Amy, Chappaqua. Seller: MJC Real Estate Investments LLC, New York. Property: 8 Alder Way, North Castle. Amount: \$1.1 million. Filed Oct. 16.

Pilcher, Bradford, Pound Ridge. Seller: Avoric Denver Real Estate LLC, Redding, Connecticut. Property: 227 Honey Hollow Road, Pound Ridge. Amount: \$4.9 million. Filed Oct. 14.

Port Chester Acquisition LLC, Bronx. Seller: Wilmington Trust NA, Greenville, South Carolina. Property: 111 Bateman Place, Mount Vernon. Amount: \$490,000. Filed Oct. 15.

Residential Rental LLC, Irvine, California. Seller: Anthony R. Tirone, White Plains. Property: 22 Morsemere Place, Yonkers. Amount: \$2 million. Filed Oct. 14.

Black Development Corp., Mahopac. Seller: Jamie Arango, Jefferson Valley. Property: 3311 Villa at the Woods, C211, Peekskill. Amount: \$175,000. Filed Oct. 14.

Boys Flip LLC, Yonkers. Seller: 29 North 10 Avenue Corp., Nanuet. Property: 29 10th Ave., Mount Vernon. Amount: \$350,000. Filed Oct. 15.

Below \$1 million

139 Bedford Road LLC, Pleasantville. Seller: Joseph A. Pyzynski, Pleasantville. Property: 139 Bedford Road, Mount Pleasant. Amount: \$276,000. Filed Oct. 14.

200 Woodcrest LLC, Armonk. Seller: Robyn Vulcano, Thornwood. Property: 200 Woodcrest Lane 202, Mount Kisco. Amount: \$325,000. Filed Oct. 15.

234 Vredenburgh Avenue LLC, Yonkers. Seller: Franco DiMarco, Yonkers. Property: 234 Vredenburgh Ave., Yonkers. Amount: \$999,000. Filed Oct. 17.

791 Gramatan LLC, Yonkers. Seller: MidFirst Bank, Oklahoma City, Oklahoma. Property: 791 Gramatan Ave., Mount Vernon. Amount: \$511,000. Filed Oct. 15.

85 West Hyatt Ave LLC, Mount Kisco. Seller: Lisa C. Abzun, Mount Kisco. Property: 85 W. Hyatt Ave., Mount Kisco. Amount: \$675,000. Filed Oct. 14.

Abdulla, Israt, Scarsdale. Seller: Salajoza LLC, Scarsdale. Property: 135-A Montgomery Ave., 135-A, Eastchester. Amount: \$397,000. Filed Oct. 16.

Acar, Baris, New York. Seller: Frank D. Lombardi, Mahopac. Property: 53 College Hill Road, Cortlandt. Amount: \$484,000. Filed Oct. 15.

Ahmad, Ismail, Yonkers. Seller: Frederik LLC, Yonkers. Property: 162 Bennett Ave., Yonkers. Amount: \$850,000. Filed Oct. 15.

Asset Equity Solutions LLC, Bronx. Seller: Wilmington Trust NA, Greenville, South Carolina. Property: 111 Bateman Place, Mount Vernon. Amount: \$490,000. Filed Oct. 15.

DKN Realty LLC, Bronx. Seller: Frank Rodriguez, Yorktown Heights. Property: 423 Bonnie Court, Yorktown. Amount: \$985,000. Filed Oct. 15.

Emerenini, Chikodi E., Queens Village. Seller: 5 Hillside Avenue LLC, Scarsdale. Property: 5 Hillside Circle, Greenburgh. Amount: \$750,000. Filed Oct. 16.

Emminger, John, Brewster. Seller: Casa Cerrada LLC, Purds. Property: 44 Lake Way, Somers. Amount: \$540,000. Filed Oct. 17.

Jacobs, Andrew, Rye. Seller: Mels NY Renos LLC, New York. Property: 250 Bainbridge Ave., Mount Pleasant. Amount: \$750,000. Filed Oct. 17.

JMJ Family Real Estate LLC, Middletown. Seller: Florence Reynolds, Utica. Property: 81 Potter Ave., New Rochelle. Amount: \$245,000. Filed Oct. 14.

Lady Carter Holdings LLC, Yorktown Heights. Seller: MERJ Management Corp., Cortlandt Manor. Property: 611 South St., Peekskill. Amount: \$500,000. Filed Oct. 15.

Lady Home Flipper LLC, Chester. Seller: Pilar Lopez, White Plains. Property: 30 Kendall Ave., Mount Pleasant. Amount: \$505,000. Filed Oct. 14.

MJD Contracting Corp., Jefferson Valley. Seller: Judith Reardon, New York. Property: 2241 SawMill River Road, Yorktown. Amount: \$190,000. Filed Oct. 17.

N360gmvh LLC, New Rochelle. Seller: Marlene Furtick, Mount Vernon. Property: 360 First Ave., Mount Vernon. Amount: \$810,000. Filed Oct. 15.

Oregon Homes Inc., Somers. Seller: Snyder Family Trust, Middletown. Property: 2 Red Mill Road, Cortlandt. Amount: \$100,000. Filed Oct. 16.

Oregon Homes Inc., Somers. Seller: Jon F. Synder, Middletown. Property: 1127 Oregon Road, Cortlandt. Amount: \$300,000. Filed Oct. 16.

Prendergast, James, Bronx. Seller: Florida-NY LLC, Wellington, Florida. Property: 416 Bronxville Road, Yonkers. Amount: \$800,000. Filed Oct. 17.

SMRR Properties LLC, Yonkers. Seller: 504 SawMill River Road Co., Yonkers. Property: 504 SawMill River Road, Yonkers. Amount: \$875,000. Filed Oct. 16.

Special Citizens Futures Unlimited Inc., Yonkers. Seller: Luis F. Ramos Jr., Mount Vernon. Property: 322 Langdon, Mount Vernon. Amount: \$810,000. Filed Oct. 17.

Stoneview LLC, Somers. Seller: Michael Kushner, Somers. Property: 11 Louis Drive, Somers. Amount: \$420,000. Filed Oct. 14.

Tavo Crest LLC, Chappaqua. Seller: ORBR LLC, New York. Property: 115 Old Roaring Brook Road, New Castle. Amount: \$825,000. Filed Oct. 16.

WW Home Improvement Corp., Elmsford. Seller: Joanna W. Malone, Elmsford. Property: 44 N. Perkins Ave., Greenburgh. Amount: \$730,000. Filed Oct. 15.

WORKERS' COMPENSATION BOARD

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

AM Plumbing and Heating LLC, Yorktown Heights. Amount: \$1,500.

Angelo S. Merenda, New Rochelle. Amount: \$35,000.

Ardsley Pressure Washing LLC, Scarsdale. Amount: \$3,500.

BJL Dust & Shine Corp., Yonkers. Amount: \$23,000.

City Candy Supply Inc., Yonkers. Amount: \$21,500.

Daily Pita Bread Bakery Ltd., Yonkers. Amount: \$10,000.

Dougicaban Inc. d.b.a. **Quaker Hill Tavern**, Chappaqua. Amount: \$5,250.

Eco Team Contracting Inc., Larchmont. Amount: \$21,000.

La Guadalupana Pizza Inc., Yonkers. Amount: \$13,500.

Minas One Home Improvement LLC, Harrison. Amount: \$7,000.

Montes Landscaping & Tree Services Corp., Ossining. Amount: \$21,500.

Player's Choice Tours Inc. d.b.a. **Player's Choice**, Yonkers. Amount: \$21,500.

Road Flooring Inc., Croton-on-Hudson. Amount: \$2,500.

Solution One Capital Corp., White Plains. Amount: \$22,000.

Stellar Care LLC, Harrison. Amount: \$26,000.

JUDGMENTS

Bajramaj, Gentijana, Bronx. \$1,746 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Bender, Rosemary, Larchmont. \$2,569 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 24.

Carlson, Jason, Somers. \$31,318 in favor of Leigh-Ann Carlson. Filed Oct. 21.

Chaldersingh, Jessila, Mount Vernon. \$3,964 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 24.

Chavez, Henry, Yonkers. \$9,685 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 23.

Ciupo, Maria, West Harrison. \$1,442 in favor of Slomins Inc., Hicksville. Filed Oct. 21.

Cruz, Wilson, South Salem. \$3,175 in favor of Petro Inc., Woodbury. Filed Oct. 22.

Dharia, Roshan, Old Greenwich, Connecticut. \$15,307 in favor of Liberty Coca-Cola Beverages LLC, Philadelphia, Pennsylvania. Filed Oct. 24.

Dominguez, Kelsy, White Plains. \$1,192 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Duonola, Genie, Mount Vernon. \$6,497 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 24.

Durand, Carolina, Mamaroneck. \$7,399 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 21.

Dynamic Resources Trans Inc., White Plains. \$15,609 in favor of Commissioners of State Insurance Fund. Filed Oct. 24.

Fernandez, Jackson E., Bronx. \$1,886 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Francis, Jayden K., Mount Vernon. \$2,147 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 23.

Garcia, Ramiro F., Yonkers. \$49,301 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Oct. 24.

Giannini, Irene, New Rochelle. \$1,242 in favor of Petro Inc., Woodbury. Filed Oct. 23.

Gilbert, Melissa, Irvington. \$1,685 in favor of Lvn Funding LLC, Greenville, South Carolina. Filed Oct. 22.

Glenn, Deborah A., Harrison. \$20,665 in favor of Mercury Insurance, Rancho Cucamonga, California. Filed Oct. 23.

Grimaldo, Rosa, White Plains. \$1,322 in favor of Slomins Inc., Hicksville. Filed Oct. 21.

H & M Construction Inc., Staten Island. \$37,945 in favor of State Insurance Fund, New York. Filed Oct. 21.

Hardy, Janace, Mount Vernon. \$2,785 in favor of Lvn Funding LLC, Greenville, South Carolina. Filed Oct. 22.

Jadallah, Omar K., Yonkers. \$6,157 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 23.

JK Heating & AC LLC, Harrison. \$36,424 in favor of State Insurance Fund, New York. Filed Oct. 20.

JNL Mechanical Inc., Croton-on- Hudson. \$16,708 in favor of Ral Supply Group Inc., Hawthorne, New Jersey. Filed Oct. 23.

King, Shakeena, New York. \$3,222 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Koenig, Elizabeth, Amawalk. \$3,740 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 20.

Kuir, Corp., Staten Island. \$382,860 in favor of State Insurance Fund, New York. Filed Oct. 20.

Liburd, Danielle, Mohegan Lake. \$5,772 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 22.

Magana, Luis, New Rochelle. \$8,926 in favor of DNF Associates LLC. Filed Oct. 22.

Martinez, Issac M., Port Chester. \$4,359 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 24.

Mincey, Chynna K., Bronx. \$5,587 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Moncada, Fernando, Ossining. \$3,980 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 24.

Monroy, Vincio Salazar, Mohegan Lake. \$2,967 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 24.

Mosello, Maxwell C., Waccabuc. \$11,089 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 23.

Murphy, Thomas P., Amawalk. \$4,376 in favor of Valley National Bank, Wayne, New Jersey. Filed Oct. 17.

New York Black Car Operators, Long Island City. \$677 in favor of Custom RX Pharmacy. Filed Oct. 22.

Obrien, Jordan A., Fishkill. \$1,598 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Old Republic Insurance Co., Brookfield. \$684 in favor of Custom RX Pharmacy. Filed Oct. 22.

Padro, Ricardo J., Bronx. \$3,229 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Painterific Corp., Monsey. \$52,088 in favor of State Insurance Fund, New York. Filed Oct. 20.

Patino, Rosa, Sleepy Hollow. \$2,042 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 23.

Pinkney, Paris S., Bronx. \$1,764 in favor of Westchester Community College, Valhalla. Filed Oct. 22.

Rosies Transportation LLC, Yonkers. \$60,604 in favor of Navitas Credit Corp., Pone Vedra Beach, Florida. Filed Oct. 20.

Rubin, Nancy, South Salem. \$1,468 in favor of Slomins Inc., Hicksville. Filed Oct. 21.

Salazar, Fabio, White Plains. \$9,703 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 24.

Solomon, Steven, Cortlandt Manor. \$1,939 in favor of Slomins Inc., Hicksville. Filed Oct. 21.

Urrutia, Daniela, Port Chester. \$3,943 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 23.

Weigand, Kevin, Hopewell Junction. \$1,257 in favor of Knapheide Manufacturing Co. Filed Oct. 21.

White, Eustly, Yonkers. \$804 in favor of Capital One NA, Columbus, Ohio. Filed Oct. 21.

Wortham, Yulissa, White Plains. \$3,058 in favor of Landmark Strategy Group LLC. Filed Oct. 22.

LIS PENDENS

327 South Fifth Avenue Inc., as owner. Filed by Dominion Financial Services LLC. Action: Foreclosure of a mortgage in the principal amount of \$697,000 affecting property located at 327 South Fifth Avenue, Mohegan Lake. Filed Sept. 26.

Graham, Clive A., as owner. Filed by Loan Funder LLC Series 94822. Action: Foreclosure of a mortgage in the principal amount of \$586,000 affecting property located at 109 Grandview Ave., Mount Vernon. Filed Sept. 29.

Heirs and Distributees, as owner. Filed by Wells Fargo Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$125,000 affecting property located at 120 Maryton Road, White Plains. Filed Oct. 2.

Jones, Marion, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$244,000 affecting property located at 48 Briar Hill Drive, Yonkers. Filed Sept. 29.

Kelly Glen D. heir-at-law, as owner. Filed by PHH Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$840,000 affecting property located at 169 Millard Ave., Sleepy Hollow. Filed Sept. 24.

Loubeau, Micheline, as owner. Filed by Citizens Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$150,000 affecting property located at 45 Rugby Road, New Rochelle. Filed Sept. 29.

Sunbelt Rentals Inc., as owner. Filed by Kratos Drywall Systems LLC. Action: Foreclosure of a mortgage in the principal amount of \$404,000 affecting property located at 21 Scarsdale Road, Yonkers. Filed Oct. 2.

MECHANIC'S LIENS

100 South Bedford LLC, Mount Kisco. \$39,660 in favor of Stratford Steel Fabrication LLC, Stratford. Filed Oct. 9.

9-11 Riverdale JBM LLC, Yonkers. \$27,825 in favor of Swing Staging LLC, Long Island. Filed Oct. 16.

Alesawy, Wael, North Castle. \$12,039 in favor of Ralph G. Mastromonaco PPC, Croton-on-Hudson. Filed Oct. 15.

Annunziata Carrozza Life Estate Trust, Bedford. \$80,000 in favor of Make It Easy Rubbish Removal Corp. Filed Oct. 14.

Begiri, Albulena D., Eastchester. \$9,583 in favor of Riverhead Building Supply Corp., Calverton. Filed Oct. 16.

Broadway Terrace Corp., Yonkers. \$3,407 in favor of HighRise Fire & Security Corp., Brooklyn. Filed Oct. 14.

Feinman, Vanessa, Peekskill. \$7,870 in favor of Peekskill Ice Company Inc., Peekskill. Filed Oct. 14.

Harrison 600 MP RK6 LLC, Harrison. \$9,460 in favor of Eron LLC, Boca Raton, Florida. Filed Oct. 15.

Holley, Alyssa L., Bedford. \$91,032 in favor of WDNY LLC, Poughkeepsie. Filed Oct. 15.

JJ Realty Associates LLC, Yonkers. \$93,192 in favor of F-Int LLC, New York. Filed Oct. 14.

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4 Smith Ave., Suite 2
Mount Kisco, NY 10549
Phone: 914-694-3600

Kovar Hill Associates LLC, Mount Vernon. \$12,238 in favor of CRP Sanitation Inc., Cortlandt Manor. Filed Oct. 14.

Parkview Owners Inc., Yonkers. \$44,700 in favor of Xtreme Mechanical Services Inc., Islip. Filed Oct. 9.

Pflaum, Elizabeth, Scarsdale. \$10,184 in favor of Chetta Corp., Valhalla. Filed Oct. 16.

Sais, Faycal, Mamaroneck. \$7,760 in favor of ARP Welding LLC, Oxford. Filed Oct. 16.

NEW BUSINESSES

Partnerships

AJP Landscaping Services, 28 Placeymouth Road, Larchmont 10538. c/o Joseph W. and Ariadna Pizzurro. Filed Oct. 17.

Sole Proprietorships

A Natural You, 1885 E. Main St., Mohegan Lake 10547. c/o Danielle Guilderson. Filed Oct. 28.

Aku Royal Earth Import, 29 S. 10th Ave., Mount Vernon 10550. c/o Mariama Ankrah. Filed Oct. 17.

Altura Remodeling, 227 Ninth St., Verplanck 10596. c/o Angel Rene Chiriboga Moreira. Filed Oct. 22.

At Heart Home Care, 245 SawMill River Road, Hawthorne 10532. c/o Josceline Cristina Illescas Tenecela. Filed Oct. 21.

Barc Solutions, 111 Magnolia Ave., Mount Vernon 10553. c/o Bernadette Renwick. Filed Oct. 9.

Brava Womens Golf, 350 N. Bedford Road, Mount Kisco 10549. c/o Desiree Smock. Filed Oct. 22.

Buildquant Analytics, 1020 Warburton Ave., Yonkers 10701. c/o Dayana Parra. Filed Oct. 10.

Camelis Group Family Daycare, 163 Villa Ave., No.1, Yonkers 10704. c/o Noelia Gutierrez Uceta. Filed Oct. 20.

Circle of Hope Doula, 39 Trenton Ave., White Plains 10606. c/o Hope Pierce. Filed Oct. 23.

Curtis Rowe Interiors, 52 Summit Ave., Bronxville 10708. c/o Teresa Curtis. Filed Oct. 17.

D'Amore Sound, 1334 Halstead Ave., Mamaroneck 10543. c/o Jason D'Amore. Filed Oct. 16.

Elk Legal & Regulatory Solutions, 161 Elk Ave., New Rochelle 10804. c/o Ivor Wolk. Filed Oct. 16.

Giftme Express, 51 Greenridge Ave., White Plains 10605. c/o Michelle Chi. Filed Oct. 10.

Grow With Me Occupational Therapy, 13 Highview Drive, Scarsdale 10583. c/o Michelle Khan. Filed Oct. 23.

Hairlab Prosthetics, 11 W. Prospect Ave. 3c, Mount Vernon 10550. c/o Jamilah C. Maiga. Filed Oct. 15.

Hescalante, 495 Van Cortlandt Place, Yonkers 10705. c/o Heber Escalante. Filed Oct. 17.

Hibbert Estate, 148 Esplanade, Mount Vernon 10553. c/o Joshua Balford. Filed Oct. 20.

High - Speeds Auto Service, 211 N. Highland Ave., Ossining 10562. c/o Shawn Ejupiter. Filed Oct. 24.

Hudson Street Care Management, 592 Manville Road, Pleasantville 10570. c/o Jennifer Malone-Seixas. Filed Oct. 28.

Hudson Valley Therapeutic Massage, 1010 Park St., 2w, Peekskill 10566. c/o Caitlin Wolf. Filed Oct. 15.

IM A Billionaire, 100 Waring Place, No. 7, Yonkers 10703. c/o Konan J. Athacon. Filed Oct. 16.

JD Contracting, 21 S. Stone Ave., Elmsford 10523. c/o Carlos Rafael Marroquin Larios. Filed Oct. 10.

JKV Solutions, 2 Wilson Ave., Valhalla 10595. c/o Jamie Villarie. Filed Oct. 17.

HUDSON VALLEY

BUILDING LOANS

Above \$1 million

Guttmann, Moshe and Nechama Guttmann, as owner. Lender: Citizens Bank NA. Property: 7 Laura Place, Spring Valley. Amount: \$1.9 million. Filed Oct. 22.

M&T Realty Capital Corp. as owner. Lender: Erie Property Group LLC Property: in Middletown. Amount: \$17.2 million. Filed Oct. 28.

Below \$1 million

5 Vermeer Court LLC, as owner. Lender: Broadview Capital LLC. Property: 5 Vermeer Court, Airmont. Amount: \$598,000. Filed Oct. 24.

Basli, Raymond and Alessandra Ricigliano as owner. Lender: Orange Bank & Trust Company Property: in Carmel. Amount: \$850,000. Filed Oct. 31.

Honovich, Daniel W. et al as owner. Lender: Farm Credit East Property: 276 Quaker Road, Patterson. Amount: \$700,000. Filed Oct. 28.

Oberstadt, Janine as owner. Lender: Tompkins Community Bank Property: 6 Eastview Court, Brewster. Amount: \$783,000. Filed Oct. 28.

Pearlroth, Jonathan and Holly Posner as owner. Lender: JPMorgan Chase Bank NA. Property: in Putnam Valley. Amount: \$580,000. Filed Oct. 20.

Primelending as owner.

Lender: Caroline Leahy and Noel McBrien Property: 176 Pudding St., Putnam Valley. Amount: \$576,000. Filed Oct. 14.

Russo, Nichole, as owner. Lender: TD Bank NA. Property: in East Fishkill. Amount: \$760,000. Filed Oct. 27.

Spitzer, Yoel, Monsey. Seller: 29 33 Ewing LLC, Spring Valley. Property: 29 Ewing Ave., Spring Valley. Amount: \$1.1 million. Filed Oct. 9.

Spitzer, Yoel, Monsey. Seller: 29 33 Ewing LLC, Spring Valley. Property: 33 Ewing Ave., Spring Valley. Amount: \$1.1 million. Filed Oct. 10.

WESTCHESTER COUNTY & HUDSON VALLEY

DEEDS

Below \$1 million

16 Kevin LLC, Far Rockaway. Seller: Jordan N. Hoffman, Far Rockaway. Property: 16 Kevin Drive, Montebello. Amount: \$10 Filed Oct. 14.

463 Kings Highway LLC, Nanuet. Seller: Doerte Maloney, Mahwah, New Jersey. Property: 463 Kings Highway, Valley Cottage. Amount: \$489,000 Filed Oct. 6.

5 Maalot LLC, Spring Valley. Seller: Yakov Berger, Spring Valley. Property: 5 Maalot Court, Spring Valley. Amount: \$10 Filed Oct. 9.

Anna 18 Holdings LLC, Spring Valley. Seller: Tiki Series IV Trust, Eureka, California. Property: 18 Anna St., Nyack. Amount: \$430,000 Filed Oct. 10.

26 Suffern PL LLC, Spring Valley. Seller: 26 Suffern LLC, Airmont. Property: 26 Suffern Place, Spring Valley. Amount: \$1.8 million. Filed Oct. 17.

5 Parker Boulevard LLC, Monsey. Seller: Estate of Chaim Leidner, et al, Monsey. Property: 5 Parker Blvd., Monsey. Amount: \$1 million. Filed Oct. 14.

52 Main Street Nyack LLC, Nyack. Seller: KHKD Holdings Incorporated, Nyack. Property: 50 and 52 Main St., Nyack. Amount: \$1 million. Filed Oct. 15.

Do201 LLC, Brooklyn. Seller: Royal Green Gardens LLC, Brooklyn. Property: 232 Old Nyack Turnpike, Spring Valley. Amount: \$1.1 million. Filed Oct. 8.

Christopher 4 LLC, Garnerville. Seller: Janny Baez, Garnerville. Property: 4 Oak St., Garnerville. Amount: \$375,000 Filed Oct. 8.

CNG Capital LLC, Monsey. Seller: Yehoshua Kohen, Spring Valley. Property: 122 N. Liberty Drive, Stony Point. Amount: \$520,000 Filed Oct. 6.

Deutsch, Shloma, Brooklyn. Seller: 17 John LLC, Monsey. Seller: 26 Suffern LLC, Airmont. Property: 26 Suffern Place, Airmont. Amount: \$1.8 million. Filed Oct. 16.

Goldberger, Samuel, Brooklyn. Seller: 13 Funston LLC, Monsey. Property: 3 Funston Ave., Spring Valley. Amount: \$780,000 Filed Oct. 20.

SLI Global LLC, Congers. Seller: Gary P. Martino, Haverstraw. Property: 1 Hillside Ave., Haverstraw. Amount: \$480,000 Filed Oct. 14.

James and Maryann Gregor Trust, et al., Valley Cottage. Seller: James L. Gregor, Valley Cottage. Property: 580 Babbling Brook Lane, Valley Cottage. Amount: \$10 Filed Oct. 17.

Jungreis, Shaye, Airmont. Seller: 9 Bayard LLC, Dover, Delaware. Property: 9 Bayard Lane, Montebello. Amount: \$480,000 Filed Oct. 20.

Lebowitz, Abraham, Spring Valley. Seller: 24 Memorial Park LLC, Brooklyn. Property: 133 Lake St., Spring Valley. Amount: \$804,500 Filed Oct. 20.

Lech, Henry Jr., Montvale, New Jersey Seller: Diane Ferola, Montvale, New Jersey Property: 25 Locust St., Spring Valley. Amount: \$262,500 Filed Oct. 6.

Liebowitz, Lizer, Spring Valley. Seller: Union Apartments LLC, Suffern. Property: 17 Union Road, Spring Valley. Amount: \$649,000 Filed Oct. 16.

Margereten, Menachem, Spring Valley. Seller: 24 Memorial Park LLC, Brooklyn. Property: 133 Lake St., Spring Valley. Amount: \$790,000 Filed Oct. 17.

Meyer, Chaim E., Monsey. Seller: 3 Carlton Road LLC, Suffern. Property: 3 Carlton Road, Monsey. Amount: \$999,000 Filed Oct. 16.

Neptune Eastland LLC, Miami, Florida. Seller: Mildred Foster, deceased, Spring Valley. Property: 128 Bethune Blvd., Spring Valley. Amount: \$617,500 Filed Oct. 15.

Neumann, Menachem, Monsey. Seller: 242 Blauvelt LLC, Airmont. Property: 244 Blauvelt Road, Monsey. Amount: \$995,000 Filed Oct. 7.

Noe, Chaim, Spring Valley. Seller: 24 Memorial Park LLC, Brooklyn. Property: 133 Lake St., Spring Valley. Amount: \$820,000 Filed Oct. 16.

Oster, Yitzchok, Monsey. Seller: West Cole LLC, Spring Valley. Property: 75 N. Cole Ave., Spring Valley. Amount: \$890,000 Filed Oct. 9.

PP Management 26 LLC, Spring Valley. Seller: Kendall Penfield, Poughkeepsie. Property: 166 Thompson St., city of Poughkeepsie. Amount: \$191,000 Filed Oct. 1.

Schwartz, Varda, Miami, Florida. Seller: Summit Patio Homes LLC, Monsey. Property: 28 Dessau Circle, New Hempstead. Amount: \$850,000 Filed Oct. 20.

Slattery, Mary B., Pearl River. Seller: Rob Art LLC, Pearl River. Property: 239 N. Middletown Road, Pearl River. Amount: \$289,000 Filed Oct. 15.

Stephenson Olare, Peekskill. Seller: ESMR Capital LLC, Fishkill. Property: 33 Stirrup Lane, Pleasant Valley. Amount: \$540,000 Filed Oct. 1.

Terraglobal Realty LLC, Airmont. Seller: 1 Woodrum LLC, Spring Valley. Property: 10 Roman Acres Drive, Garnerville. Amount: \$460,000 Filed Oct. 15.

White House BH LLC, Monsey. Seller: 61 White LLC, Spring Valley. Property: 61 White St., Spring Valley. Amount: \$768,500 Filed Oct. 17.

JUDGMENTS

Adler, Mendel, Monroe. \$2,958 in favor of Capital One, McLean, Virginia. Filed Oct. 28.

Agueda, Jorge D., New Windsor. \$5,198 in favor of Capital One, McLean, Virginia. Filed Oct. 24.

Almanzar, Aleime M. Arzeno, Port Jervis. \$4,647 in favor of Capital One, McLean, Virginia. Filed Oct. 24.

Brockett, Suitangi F., Middletown. \$3,582 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 28.

Brown, Kim A., Middletown. \$7,332 in favor of Capital One, McLean, Virginia. Filed Oct. 22.

Burgos, Ashley L., Newburgh. \$2,988 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Oct. 15.

Carrion, Gilberto, Middletown. \$4,649 in favor of Velocity Investments LLC, Wall, New Jersey. Filed Oct. 17.

Cordova, Marcela, Goshen. \$5,403 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 15.

Cristiean, Aurelia, Washingtonville. \$2,862 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 15.

Decker, Amanda, Walden. \$4,392 in favor of Capital One, McLean, Virginia. Filed Oct. 21.

Depeau, Greg, Middletown. \$25,685 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Oct. 27.

Drawme Inc., Monroe. \$135,178 in favor of TD Bank, Flemington, New Jersey. Filed Oct. 8.

Eason, Matthew, Newburgh. \$14,563 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Oct. 23.

Ellis, Ronald D., Newburgh. \$5,628 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 15.

Espino, Raymond A., Bronx. \$3,728 in favor of Capital One, McLean, Virginia. Filed Oct. 23.

Faddis, Steven, Walden. \$3,139 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 28.

Farrell, Joseph, Florida. \$6,216 in favor of Capital One, McLean, Virginia. Filed Oct. 24.

Franks, Corina, Washingtonville. \$6,262 in favor of Capital One, McLean, Virginia. Filed Oct. 27.

Frisenda, Patricia A., Middletown. \$5,012 in favor of Citibank, Sioux Falls, South Dakota. Filed Oct. 21.

Gashi, Mendim, Middletown. \$26,882 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 22.

Giantonio, Alexander C., Warwick. \$86,442 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 22.

Gibson, Branden, Newburgh. \$17,336 in favor of Velocity Investments LLC, Wall, New Jersey. Filed Oct. 6.

Guzman, Herbert Daniel, Middletown. \$9,572 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 28.

Hess, Tricia A., Port Jervis. \$3,368 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 15.

Hunt, Tracey, Middletown. \$2,733 in favor of Capital One, McLean, Virginia. Filed Oct. 22.

Johnson, Rodney R., Harriman. \$9,921 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 27.

Kantor, Nicole E. Wilson, Florida. \$2,115 in favor of Capital One, McLean, Virginia. Filed Oct. 24.

Leonard, Mariepaule A., Highland Mills. \$3,015 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 28.

Losi, Joseph A., Newburgh. \$23,368 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Oct. 21.

Maguire, Ellen A., Maybrook. \$2,635 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 15.

Mattiello, Daniel L., Chester. \$3,577 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 21.

McKenzie, Phillip, Newburgh. \$1,626 in favor of Citizens Bank, Johnston, Rhode Island. Filed Oct. 20.

Mexquititla, Galgani Sacramento, Walden. \$7,884 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 21.

Ochieng, James M., Middletown. \$6,240 in favor of Citibank, Sioux Falls, South Dakota. Filed Oct. 23.

Odell, Steven R., Fort Montgomery. \$6,432 in favor of Discover Bank, Columbus, Ohio. Filed Oct. 22.

R&S Metal Building Erectors LLC, Fort Worth, Texas. \$30,535 in favor of YMT Funding LLC. Filed Oct. 15.

Randolph, Kenneth, Port Jervis. \$2,268 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 15.

Rodriguez, Melissa, New Windsor. \$15,169 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 22.

Rosales, Sandra, Newburgh. \$1,158 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Oct. 15.

Rosario, Anthony L., Middletown. \$8,177 in favor of Citizens Bank, Johnston, Rhode Island. Filed Oct. 20.

Sam, William, Chester. \$7,523 in favor of Velocity Investments LLC, Wall, New Jersey. Filed Oct. 17.

Schwartz, Pinches, Middletown. \$37,965 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 22.

Scott, Liumila, et al, Florida. \$1,923 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 24.

Souchet, Claudia, Bullville. \$3,685 in favor of Citibank, Sioux Falls, South Dakota. Filed Oct. 23.

Stein, Mindy, Monroe. \$13,199 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 22.

Talbert, Venese, Port Jervis. \$5,142 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Oct. 15.

Thorney, Chenea, Middletown. \$3,127 in favor of Capital One, McLean, Virginia. Filed Oct. 28.

Tinnelly, Alyssa K., Middletown. \$3,732 in favor of Capital One, McLean, Virginia. Filed Oct. 22.

Trujillo, Diego Orlando, Montgomery. \$11,907 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 22.

Vivaldo, Jarettsy M., Middletown. \$6,844 in favor of TEG Federal Credit Union, Poughkeepsie. Filed Oct. 7.

MECHANIC'S LIENS

152 158 Fishkill Avenue LLC, as owner. \$65,595 in favor of Arden Consulting Engineers PLLC. Property: 152-158 Fishkill Ave., city of Beacon. Filed Sept. 26.

JJ3 Management, as owner. \$1,526 in favor of American Pump Service. Property: 65 Parksville Road, Pleasant Valley. Filed Sept. 26.

Arnold, Steven L., as owner. \$5,000 in favor of Infinity Construction Inc. Property: 1781 Bruzgul Road, LaGrange. Filed Oct. 3.

Bard, College, as owner. \$334,000 in favor of Michaels Electrical Supply Corp. Property: 90 Campus Road, Red Hook. Filed Oct. 6.

Elizabeth Ross Johnson Trust, as owner. \$159,000 in favor of Buxus Construction LLC. Property: 101 Andrew Haight Road, Washington. Filed Oct. 7.

Falvello, John, as owner. \$3,150 in favor of American Pump Service. Property: 33 Middlebush Road, Wappinger. Filed Sept. 26.

Hall, Ingrid Follas, as owner. \$10,440 in favor of Juan Lopez. Property: 29 Franklin St., city of Poughkeepsie. Filed Sept. 29.

I Park East Fishkill 84 LLC, as owner. \$23,000 in favor of Dynamic Systems Inc. Property: 200 North Drive, East Fishkill. Filed Oct. 27.

JJ Park East Fishkill 84 LLC, as owner. \$34,000 in favor of Dynamic Systems Inc. Property: Hopewell Condo II aka Bldg. 710 and Bldg 330 North, East Fishkill. Filed Oct. 27.

Lehmwald Ceramics, 15 Deerfield Lane, Highland Mills 10930. c/o Melissa Lynn Greaves. Filed Oct. 27.

Orange County Lock & Door, 845 211 E., Middletown 10941. c/o Marino Gennaro. Filed Oct. 28.

Mawz Ent, 5516 Route 9w, Room 120, Marlboro, 12542. c/o Mario A. Cummings. Filed Oct. 29.

King H I M M Queen H E R Royalty Inc., 355 S. Plank Road, Newburgh 12550. c/o Sheila D. Williams. Filed Oct. 30.

NEW BUSINESSES

Sole Proprietorships

Beatbyinz, 935 S. Lake Boulevard St., E4 Mahopac 10541. c/o Sampson Inza Martinez. Filed Sept. 19.

Erwinbirdsong, 348 Main St., Cold Spring 10516. c/o Erwin Felicity. Filed Sept. 23.

Breakthrough Personal Development, 25 Butterfield Road, Unit 209, Cold Spring 10516. c/o Jaye Donaldson. Filed Sept. 26.

BUILDING PERMITS

Commercial

25 & 27 Bouton LLC, Norwalk, contractor for 25 & 27 Bouton LLC. Construct a superstructure, two and 1/2 story, three-unit multifamily at 25 Bouton St., Norwalk. Estimated cost: \$800,000. Filed Sept. 15.

35 Fort Point Street LLC, Norwalk, contractor for 35 Fort Point Street LLC. Repair front and rear porch and add rear stairs to grade at 35 Fort Point St., Norwalk. Estimated cost: \$2,000. Filed Sept. 22.

666 Main Avenue LLC, Norwalk, contractor for 666 Main Avenue LLC. Perform replacement alterations at 666 Main Ave., Norwalk. Estimated cost: \$1,000. Filed Sept. 18.

Bailiwick Roofing and Siding Inc., Norwalk, contractor for Douglas and Gloria H. Kitchen. Remove existing roof and reroof 67 Murray St., Norwalk. Estimated cost: \$26,969. Filed Sept. 15.

Eagle Rivet Roof Services Corp., Norwalk, contractor for Winwalk Realty LLC. Strip existing roof and reroof with new roofing system at 444 Connecticut Ave., Norwalk. Estimated cost: \$320,540. Filed Sept. 16.

Haase, Benjamin Martin and Courtney Leigh Mas, Norwalk, contractor for Benjamin Martin Haase. Remove existing rear deck and construct new deck at 31 Homer St., Norwalk. Estimated cost: \$17,000. Filed Sept. 19.

Halyard Building Company LLC, Norwalk, contractor for 10 Monroe Street LLC. Perform replacement alterations at 10 Monroe St., Norwalk. Estimated cost: \$150,000. Filed Sept. 16.

Millstream Construction LLC, Norwalk, contractor for Justin Rapp. Remove existing roof and reroof 277 W. Cedar St., Norwalk. Estimated cost: \$18,600. Filed Sept. 16.

MLM Home Improvement LLC, Norwalk, contractor for Heriberto and Wanda I. Lopez. Remove existing roof and reroof 20 MacIntosh Road, Norwalk. Estimated cost: \$26,173. Filed Sept. 22.

Nyiri, William R., Norwalk, contractor for Barbara and Marin Tudor. Add a single-family residence, screened porch and sunroom at 254 Richards Ave., Norwalk. Estimated cost: \$115,000. Filed Sept. 19.

Proficient Electric LLC, Norwalk, contractor for Scott M. Ruckman and Maureen E. McGrath. Install a generator and an underground LP tank at a single-family residence at 14 Dellwood Road, Norwalk. Estimated cost: \$16,000. Filed Sept. 16.

Stadler, Michael J., Norwalk, contractor for Fullin Associates LLC. Perform replacement alterations at 509 Westport Ave., Norwalk. Estimated cost: \$400,000. Filed Sept. 17.

The Water Mitigation Friend LLC, Norwalk, contractor for Luke A. and Joanna Shann. Renovate the existing basement at 139 E. Rocks Road, Norwalk. Estimated Cost: \$38,000. Filed Sept. 18.

**Residential
Constructed Concepts LLC**, Norwalk, contractor for Stephen Schnitzer. Install hole lift at 199 Gregory Blvd., No. B/01, Norwalk. Estimated cost: \$24,500. Filed Sept. 11.

Baca-Rivera, Jose M. and Lucilia D. Posadas-Garcia, Norwalk, contractor for Jose M. Baca-Rivera. Install a rear wood deck with stairs to grade at 41 Chatham Drive, Norwalk. Estimated cost: \$20,000. Filed Sept. 22.

Best Way Siding & Roofing LLC, Norwalk, contractor for Susan M. and Donald F. Thompson. Remove existing roof and reroof 11 Lenox Ave., Norwalk. Estimated cost: \$14,650. Filed Sept. 12.

Breton Contracting LLC, Norwalk, contractor for Mike E. and Alexis A. Carchi. Renovate single-family residence at 5 Gwendolyn St., Norwalk. Estimated cost: \$25,000. Filed Sept. 16.

Brown Roofing Company Inc., Norwalk, contractor for Stephen Apfelfroth and Zhang Hui. Remove existing roof and reroof 5 Starlight Drive, Norwalk. Estimated cost: \$23,016. Filed Sept. 17.

Burr Roofing Siding & Windows Inc., Norwalk, contractor for Martin G. Hacala. Replace 11 double-hung windows, 21 awning windows, 2 sliders, 1 sliding glass door, 1 picture window and 1 casement window at 8 Wilson Ave., Norwalk. Estimated cost: \$119,630. Filed Sept. 16.

Cenatiempo, Teodoro and Lillian Fama, Norwalk, contractor for Teodoro Cenatiempo. Construct a superstructure for a 2.5-story addition on 19 June Ave., Norwalk. Estimated cost: \$125,000. Filed Sept. 12.

Cunin Contractors Corp., Norwalk, contractor for Queila and Clodoaldo Guimaraes. Install roof skylight and replace gutters at 76 Taylor Ave., Norwalk. Estimated cost: \$17,340. Filed Sept. 22.

Festa Projects LLC, Norwalk, contractor for Marion Glickson. Replace three windows and one door at 71 Aiken St., No. A/7, Norwalk. Estimated cost: \$7,000. Filed Sept. 15.

Garian Property Maintenance Inc., Norwalk, contractor for US Bank Trust NA. Install new colonial white vinyl siding at 7 Scott St., Norwalk. Estimated cost: \$16,800. Filed Sept. 15.

Green Power Energy LLC, Norwalk, contractor for Simon Dean Barker. Install roof-top solar panels at 108 Keeler Ave., Norwalk. Estimated cost: \$43,860. Filed Sept. 15.

Irizarry, Sammy and Jennifer Irizarry, Norwalk, contractor for Sammy and Jennifer Irizarry. Perform replacement alterations at 41 Lowe St., Norwalk. Estimated cost: \$6,000. Filed Sept. 19.

Jleo Construction LLC, Norwalk, contractor for Robert H. Frazier. Remove existing roof and reroof 158 Highland Ave., Norwalk. Estimated cost: \$23,687. Filed Sept. 11.

Mately, Justin C. and Erin Fitting Mately, Norwalk, contractor for Justin C. Mately. Construct a shed with storage above and stairs to grade at 4 Cindy Lane, Norwalk. Estimated cost: \$30,245. Filed Sept. 19.

Newpro Operating LLC, Norwalk, contractor for Gloria Sanders. Install a new shower conversion unit for replacement at 100 San Vincenzo Place, Unit 12, Norwalk. Estimated cost: \$26,609. Filed Sept. 11.

Nicholas Dell'Aera, Norwalk, contractor for Marjorie Joseph. Install an acrylic shower base with wet walls and add a Kohler rite-temp valve at 100 San Vincenzo Place, Unit 6, Norwalk. Estimated cost: \$5,200. Filed Sept. 17.

Olympus Home Improvement LLC, Norwalk, contractor for Robert A. Laug and Teresa Colonna. Replace the full roof at 10 Orchard Hill Road, Norwalk. Estimated cost: \$20,200. Filed Sept. 22.

Rhino Back Roofing LLC, Norwalk, contractor for Patrick R. and Jessica A. Buckley. Remove existing roof and reroof 32 Styles Lane, Norwalk. Estimated cost: \$10,767. Filed Sept. 19.

Rudy's Home Improvement LLC, Norwalk, contractor for Rudy's Home Improvement LLC. Install a new asphalt shingle roof at 12 Eagle Road, Norwalk. Estimated cost: \$8,000. Filed Sept. 19.

Ruiz, Jhovany, Norwalk, contractor for Stefanidis Fotini. Remove old cedar siding and install new double vinyl siding at 13 George Ave., Norwalk. Estimated cost: \$23,000. Filed Sept. 19.

Sound Renovation LLC, Norwalk, contractor for Wischer Drew Preston and Erin Taylor. Install a new roof and cedar siding repairs at 38 Glen Ave., Norwalk. Estimated cost: \$18,700. Filed Sept. 12.

The Property Group of Connecticut Inc., Norwalk, contractor for Philip L. NG. Rebuild existing deck at 401 Foxboro Drive, No. 401, Norwalk. Estimated cost: \$15,069. Filed Sept. 15.

The Property Group of Connecticut Inc., Norwalk, contractor for Georgia and Konstantinos Epitropakis. Rebuild existing deck at 317 Foxboro Drive, No. 317, Norwalk. Estimated cost: \$15,069. Filed Sept. 15.

The Property Group of Connecticut Inc., Norwalk, contractor for Leann Combis. Rebuild existing deck at 403 Foxboro Drive, No. 403, Norwalk. Estimated cost: \$15,069. Filed Sept. 15.

The Property Group of Connecticut Inc., Norwalk, contractor for Mel A. Solis. Rebuild existing deck at 318 Foxboro Drive, No. 318, Norwalk. Estimated cost: \$15,069. Filed Sept. 15.

The Property Group of Connecticut Inc., Norwalk, contractor for Andrew Holton. Rebuild existing deck at 414 Foxboro Drive, No. 414, Norwalk. Estimated cost: \$15,069. Filed Sept. 15.

Velasquez Jr., Neil, Norwalk, contractor for Adam and Allyson Masterson. Strip existing roof, install new ice and water shield on entire roof deck at 175 N. Taylor Ave., Norwalk. Estimated cost: \$16,500. Filed Sept. 12.

COURT CASES

Bridgeport Superior Court

Devlin, Brandon James, Wilmington, Massachusetts. Filed by Sophia Gino, Boston, Massachusetts. Plaintiff's attorney: Koleci Law Firm 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. FBT-CV-25-6152009-S. Filed Oct. 15.

Mahoney, Robert, Trumbull. Filed by the Estate of Mateo Gaviria Acosta, Fairfield. Plaintiff's attorney: The Lebedevitch Law Firm LLC, Fairfield. 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-25-6152173-S. Filed Sept. 23.

Panera, LLC, Hartford. Filed by Desiree Scheuble, Trumbull. Plaintiff's attorney: Jonathan Eamon Spodnick, Trumbull. Action: the plaintiff was a business invitee at defendant's restaurant and as she was exiting the restaurant and traversing an exterior patio's ramped up walkway, when she was caused to fall causing her to suffer injuries and damages of a serious, painful and permanent nature in that she sustained a traumatic fall while pregnant. 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-25-6151910-S. Filed Oct. 10.

Riley, Launa, Trumbull. Filed by Lucas Muraro, Bridgeport. Plaintiff's attorney: Karayannis & Denkovich PC, 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-25-6151692-S. Filed Oct. 6.

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

Zimmer, Sean and Francesca Zimmer, Tuckahoe, New York. Seller: Seth Kaplan and Elizabeth Kaplan, Stamford. Property: 108 Dogwood Court, Stamford. Amount: \$1,300,000. Filed Oct. 15.

MORTGAGES

Adediran, Adegoke and Lenore Adediran, Fairfield, by Robert E. Colapietro. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 5 Sherley Place, Fairfield. Amount: \$225,000. Filed Oct. 3.

Alambhuto, Mohammad A. and Jinat Alam, Fairfield, by Kimmar Mignott. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 54 Brookfield Ave., Fairfield. Amount: \$250,000. Filed Sept. 29.

Alberts, Billie Kaye and Mark Jay Alberts, Farmington, by Eric S. Parker. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 17 Jensen Place, Fairfield. Amount: \$1,050,000. Filed Oct. 1.

Allen, Brian, Greenwich, by Stella Charran. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 20 Windabout Drive, Greenwich. Amount: \$750,000. Filed Oct. 6.

Anastasio, Christina L., Fairfield, by Besnike Tunprenkaj. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 27 Churchill St., Fairfield. Amount: \$65,000. Filed Oct. 2.

Antonucci, John and Jessica Antonucci, Stamford, by John A. Cassone. Lender: Warshaw Capital LLC, 2777 Summer St., Suite 306, Stamford. Property: 39 Mercedes Lane, Stamford. Amount: \$506,250. Filed Oct. 2.

Baker, Michelle B. and Sean C. Baker, Greenwich, by Simone Lynn Palmer. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 200 Pepperidge Circle, Fairfield. Amount: \$130,000. Filed Sept. 29.

Barua, Seemanto and Swagata Sharma, Stamford, by Raquel A. Ortiz. Lender: Freedom Mortgage Corp., 951 Yamato Road, Suite 175, Boca Raton, Florida. Property: 41 Haviland Drive, Stamford. Amount: \$687,000. Filed Sept. 29.

Bedell, Jennifer and Gregory Bedell, Greenwich, by Vicki K. Johnson. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 24 Guilford Lane, Greenwich. Amount: \$740,000. Filed Oct. 7.

Berkowitz, Brian H., Fairfield, by John M. Eichholz. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 278 Fairland Drive, Fairfield. Amount: \$600,000. Filed Sept. 30.

Blanco, Robert J., Fairfield, by Sandra P. Sanchez. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 21 Melville Ave., Fairfield. Amount: \$100,000. Filed Oct. 2.

Boiano, Lauren and Mark Boiano, Cos Cob, by Michael P. Murray. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 28 Dandy Drive, Cos Cob. Amount: \$3,500,000. Filed Oct. 10.

Brown, Richard and Yvette Jackson-Brown, Stamford, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 35 W. Broad St., Unit 419, Stamford. Amount: \$504,750. Filed Oct. 2.

Carlson, Arik J. and Sonia Ordine, Fairfield, by Patrick Q. Mitchell. Lender: US Bank NA, 9380 Excelsior Blvd., Hopkins, Minnesota. Property: 135 Knapps Highway, Fairfield. Amount: \$77,000. Filed Sept. 30.

Colica, James A., Greenwich, by William Zorzy. Lender: Guaranteed Rate Inc., 3940 N. Ravenswood Ave., Chicago, Illinois. Property: 57 Lismore Lane, Greenwich. Amount: \$1,500,000. Filed Oct. 8.

Diaz, Fernando, Stamford, by Thomas Moore. Lender: KeyBank National Association, 127 Public Square, Cleveland, Ohio. Property: 28 Rapids Road, Stamford. Amount: \$750,000. Filed Sept. 30.

DiMarco, Carolyn, Fairfield, by Michael S. Rosten. Lender: United Wholesale Mortgage LLC, 585 South Blvd. E., Pontiac, Michigan. Property: 86 Ridgeley Ave., Fairfield. Amount: \$477,000. Filed Sept. 30.

Dogali, Frank Dominic and Erica Shakira Martinez, Bridgeport, by Descera Daigle. Lender: Sage Home Loans Corporation, 1423 Red Ventures Drive, Suite 201, Fort Mill, South Carolina. Property: 100 Willowbrook Ave., 5, Stamford. Amount: \$475,000. Filed Oct. 3.

Flynn, Brian and Kim Flynn, Fairfield, by Robert E. Colapietro. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 285 Fair Oak Drive, Fairfield. Amount: \$500,000. Filed Sept. 29.

Galkina, Olga, Rockaway Park, New York, by Ricky M. Capozza. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 70 Strawberry Hill Ave., 3-3B, Stamford. Amount: \$100,000. Filed Oct. 1.

Goldberg, Adam and Kerri Riccardo, Stamford, by Scarlett A. Almonte. Lender: Loandepot.com LLC, P.O. Box 2026, Flint, Michigan. Property: 275 Eden Road, Stamford. Amount: \$300,000. Filed Oct. 3.

Keitt III, George W. and Sarah Knab Keitt, Fairfield, by Carolyn Elizabeth Smith Brown. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 538 Winnepogee Drive, Fairfield. Amount: \$200,000. Filed Oct. 2.

Gong, Yangou and Ling Li, Stamford, by Friedrich M. Helisch. Lender: AmWest Funding Corp., 6 Pointe Drive, Suite 300, Brea, California. Property: 1014 Cove Road, Stamford. Amount: \$700,000. Filed Oct. 1.

Gotz, Debra K. and Lance E. Porigo, Greenwich, by Robert E. Colapietro. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 35 Mallard Drive, Greenwich. Amount: \$200,000. Filed Oct. 8.

Grayson, Adam and Aimee Grayson, Fairfield, by Jeffrey Mishley. Lender: M&T Bank, 1 Fountain Plaza, Sixth floor, Buffalo, New York. Property: 61 Twin Lanes Road, Fairfield. Amount: \$125,000. Filed Sept. 29.

Hyland, Michael G. and Jacquelyn M. Hyland, Greenwich, by Amy Glover. Lender: The First Bank of Greenwich, 444 E. Putnam Ave., Cos Cob. Property: 28 Strickland Road, Cos Cob. Amount: \$500,000. Filed Oct. 6.

Ingaramo, Jose Nicolas, et al., Greenwich, by Michael R. Lowitt. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 71 Fairfield Road, Greenwich. Amount: \$1,570,000. Filed Oct. 6.

Ippolito, Christin and Rainer Ippolito, Fairfield, by Josie Mejicanos. Lender: Sikorsky Financial Credit Union Inc., 1000 Oronoque Lane, Stratford. Property: 2043 Congress St., Fairfield. Amount: \$350,000. Filed Oct. 3.

Jones, Samantha and Patrick Jones, Mamaroneck, New York, by Kevin C. Kaiser. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 158 Fairview Ave., Fairfield. Amount: \$200,000. Filed Sept. 29.

Keitt III, George W. and Sarah Knab Keitt, Greenwich, by Antonio Faretta. Lender: Morgan Stanley Private Bank NA, 4270 Ivy Pointe Blvd., Suite 400, Cincinnati, Ohio. Property: 51 Forest Ave., Apt. 96, Old Greenwich. Amount: \$1,100,000. Filed Oct. 9.

Kittle III, Ralph Wade, Greenwich, by N/A. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 445 Round Hill Road, Greenwich. Amount: \$3,475,000. Filed Oct. 9.

Kleban, Barbara K. and Kenneth M. Kleban, Weston, by Stephan Grozinger. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 365 Lalley Blvd., Fairfield. Amount: \$2,656,250. Filed Oct. 2.

Koch, Mark N., Stamford, by Jeffrey Weiner. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 123 Gary Road, Stamford. Amount: \$200,000. Filed Oct. 2.

Libassi, Thomas John and Loredana C. Gradi, Greenwich, by Robert E. Colapietro. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 236 Palmer Hill Road, Old Greenwich. Amount: \$336,900. Filed Oct. 10.

Pannone, Gregory S., Cos Cob, by Rory K. McGuinness. Lender: M&T Bank, 1 Fountain Plaza, Sixth floor, Buffalo, New York. Property: 566 River Road, Cos Cob. Amount: \$1,000,000. Filed Oct. 6.

Park, Heather A.H., Greenwich, by Angela K. Dicamillo. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 29 E. Lyon Farm Drive, Greenwich. Amount: \$250,000. Filed Oct. 10.

Parsa, Kourosh and Shideh Imanian Parsa, Stamford, by Shetal Mitin Malkan. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 25 Adams Ave., Unit 416, Stamford. Amount: \$240,000. Filed Sept. 29.

Poole, Harold Riker and Tyler Allen, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 1 Osceola Drive, Greenwich. Amount: \$250,000. Filed Oct. 10.

McCrane, Nicole, Greenwich, by Michael P. Murray. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 5 Putnam Hill, 2D, Greenwich. Amount: \$525,000. Filed Oct. 9.

Mooney, Maureen A. and Brian W. MacCallum, Fairfield, by N/A. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 76 Beaumont St., Fairfield. Amount: \$465,000. Filed Oct. 1.

Morris, David Robert and Francine J. Morris, Fairfield, by Maria D. Brito. Lender: M&T Bank, 1 Fountain Plaza, sixth floor, Buffalo, New York. Property: 90 Robertson Xing, Fairfield. Amount: \$250,000. Filed Oct. 1.

Mortimer, Arielle and William Mortimer, Old Greenwich, by Robert E. Colapietro. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 236 Palmer Hill Road, Old Greenwich. Amount: \$336,900. Filed Oct. 10.

Pannone, Gregory S., Cos Cob, by Rory K. McGuinness. Lender: M&T Bank, 1 Fountain Plaza, Sixth floor, Buffalo, New York. Property: 566 River Road, Cos Cob. Amount: \$1,000,000. Filed Oct. 6.

Park, Heather A.H., Greenwich, by Angela K. Dicamillo. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 29 E. Lyon Farm Drive, Greenwich. Amount: \$250,000. Filed Oct. 10.

Parsa, Kourosh and Shideh Imanian Parsa, Stamford, by Shetal Mitin Malkan. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 25 Adams Ave., Unit 416, Stamford. Amount: \$240,000. Filed Sept. 29.

Poole, Harold Riker and Tyler Allen, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 1 Osceola Drive, Greenwich. Amount: \$250,000. Filed Oct. 10.

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

Reilly, Nicholas and Mara Reilly, Greenwich, by Jonathan T. Hoffman. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 33 Carrington Drive, Greenwich. Amount: \$1,300,000. Filed Oct. 3.

Richards, David A. and Marianne D. Richards, Stamford, by Jeffrey Weiner. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 77 Havemeyer Lane, Unit 412, Stamford. Amount: \$350,000. Filed Sept. 29.

Saines, Emily Gerson, Brooklyn, New York, by Catherine M. Schmidt. Lender: GuardHill Financial LLC, 140 E. 45th St., 31st floor, New York, New York. Property: 3090 High Ridge Road, Stamford. Amount: \$1,645,000. Filed Oct. 1.

Sales, Samuel and Eileen Sales, Fairfield, by Robert E. Colapietro. Lender: Loandepot.com, LLC, 6561 Irvine Center Drive, Irvine, California. Property: 41 Saddleview Road, Fairfield. Amount: \$300,000. Filed Oct. 1.

Shapiro, Steve B. and Julie J. Shapiro, Fairfield, by Samantha Whyte. Lender: M&T Bank, 1 Fountain Plaza, Sixth floor, Buffalo, New York. Property: 345 Reef Road, Fairfield. Amount: \$300,000. Filed Sept. 30.

Sirignano, William Paul and Ivy Islam Sirignano, New York, New York, by Robert V. Sisca. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 828 North St., Greenwich. Amount: \$5,565,000. Filed Oct. 6.

Sole Ownership, Derby, by Winthrop S. Smith III. Lender: CMG Mortgage Inc., 3160 Crow Canyon Road, Suite 400, San Ramon, California. Property: 279 Bridge St., Apt. 2, Stamford. Amount: \$175,000. Filed Oct. 3.

Staub, Kristin, Greenwich, by Vicki K. Johnson. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 26 Homestead Lane, No. B, Greenwich. Amount: \$960,000. Filed Oct. 6.

Stevens, Hope Pearce and Michael Grant Stevens, Stamford, by Glen J. Moore. Lender: PrimeLending, 18111 Preston Road, Suite 900, Dallas, Texas. Property: 138 Ocean Drive W, Stamford. Amount: \$851,000. Filed Sept. 30.

Torres Quintero, Yolman, Fairfield, by Aneta Magiera. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 325 Bullard St., Fairfield. Amount: \$77,200. Filed Oct. 3.

Vasquez-Nunura, Willian, Stamford, by Jonathan T. Hoffman. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 697 Cove Road, 2C, Stamford. Amount: \$240,000. Filed Oct. 2.

White, Amelia and Davi Geiger, Greenwich, by Shetal Mitin Malkan. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 8 Webb Ave., Old Greenwich. Amount: \$150,000. Filed Oct. 10.

Williams, Rupert, Stamford, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 67 Congress St., Stamford. Amount: \$475,000. Filed Sept. 29.

Zatochna, Kateryna and Sergiy Zatochny, Stamford, by Edward W. Vioni. Lender: The Federal Savings Bank, 4120 W. Diversey Ave., Suite C501, Chicago, Illinois. Property: 24 Center Terrace, Stamford. Amount: \$290,000. Filed Sept. 30.

Zurenda, Keith A., Cos Cob, by Beata Jankowski. Lender: Merryn Vincent, 105 Merrivale Lane, Turramurra, New South Wales. Property: 42 Mead Ave., Cos Cob. Amount: \$475,000. Filed Oct. 8.

NEW BUSINESSES

51 Orange St., Condominium Association, 51 Orange St., Stamford 06902, c/o Mariano M. Garcia. Filed Oct. 14.

Arbor Benefit Group, 780 W. Granada Blvd., Ormond Beach, Florida 32174, c/o Foundation Risk Partners Corp. Filed Oct. 9.

Auto Trac System, 18 Augusta Pines Drive, Suite 220W, Spring, Texas 77389, c/o Diversified Insurance Facilities Inc. Filed Oct. 9.

Celerity BPO Services, 24 King St., Stamford 06902, c/o gerardoconsultingservices LLC. Filed Oct. 2.

Chapman & Hogan Insurance Group, 530 Oak Court Drive, Suite 250, Memphis, Tennessee 38117, c/o Sunstar Insurance Group LLC. Filed Oct. 9.

Cozy Crumble, 111 Morgan St., 331, Stamford 06905, c/o Kaelan Loo. Filed Oct. 10.

DIF Claims Services, 18 Augusta Pines Drive, Suite 220W, Spring, Texas 77389, c/o Diversified Insurance Facilities Inc. Filed Oct. 9.

DS Prime Time Kitchen, 28 Perry St., 3G, Stamford 06902, c/o Danyelle Turner. Filed Oct. 9.

Globul Cars, 72 Spruce St., Stamford 06902, c/o John Spencer. Filed Oct. 6.

JMP Insurance Brokers, 16 Madison Square West, Suite 1200, New York, New York 10010, c/o JMP Risk Management Partners LLC. Filed Oct. 9.

Josu Dining & Fish, 873 High Ridge Road, Stamford 06905, c/o Josu Dining & Fish Corp. Filed Oct. 10.

Lylas's Restaurant, 940 Hope St., Stamford 06907, c/o Lylalivia, LLC. Filed Oct. 14.

Martillo & CO. Real Estate, 404 Long Ridge Road, Stamford 06902, c/o Paul Martillo. Filed Oct. 7.

Medalist Rx, 2431 E. 61st St., Suite 300, Tulsa, Oklahoma 74136, c/o Interchange Rx, LLC. Filed Oct. 14.

Printlyze, 111 Town St., Apt. 1017, Stamford 06902, c/o Printlyze LLC. Filed Oct. 2.

Rusk, Robert, 54 Byram Shore Road, Greenwich 06830, c/o Robert Rusk. Filed Oct. 8.

Tasca Hyundai Stamford, 85 Magee Ave., Stamford 06902, c/o TAG Stamford, LLC. Filed Oct. 6.

The Connecticut Divorce Coach, 170 Canfield Drive, Stamford 06902, c/o The Connecticut Divorce Coach LLC. Filed Oct. 1.

The Insurancenter, 530 Oak Court Drive, Suite 250, Memphis, Tennessee 38117, c/o Sunstar Insurance Group LLC. Filed Oct. 9.

USA Mortgage, 6 Landmark Square, Fourth floor, Stamford 06901, c/o Das Acquisition Company LLC. Filed Oct. 9.

Waterstone on High Ridge, 4500 Dorr St., Toledo, Ohio 43615, c/o 215 High Ridge Road OPCO LLC. Filed Oct. 8.

William Vassell Services of Stamford, 88 Southfield Ave., 103, Stamford 06902, c/o William Vassell. Filed Oct. 10.

Xtreme Home Improvement LLC, 68 Willowbrook Ave., Stamford 06902, c/o Jacqueline Castro. Filed Oct. 14.

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Notice of Formation of A Z HEATING & COOLING LLC. Arts. of Org. filed with Secy. of State of NY (SSNY) on 08/11/2010. Office location: Westchester County. Princ. Office of LLC: c/o The LLC 84 Kensico Rd., Valhalla, NY 10595. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to the LLC at the address of its principle office. Purpose: Any lawful activity. #63898	NOTICE OF ANNUAL REPORT Notice is hereby given that the 2024 report for the year ending December 31, 2024 of the Rudolph & Hilda Forchheimer Foundation is available for inspection at its principal office, 287 King Street, Chappaqua, New York 10514, during regular business hours by any citizen who requests it within 180 days after the date of this publication. The Foundation's principal manager is Audrey Steuer, Trustee, 914 238 3800. #63901	Notice of Formation of KAP by KAPHILL LLC Articles of Organization filed with the NY Secretary of State on 9/23/2025. Office location: Westchester County, NY. NY Secretary of State is designated as agent of the LLC upon whom process may be served. The Secretary of State shall mail a copy of process to: KAP by KAPHILL LLC, 765 Bronx River Road, 3c, Bronxville, NY 10708. Purpose: Business is an online women's clothing store. #63904	NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY (LLC). NAME: EMPIRE STATE SEO LLC. Articles of Organization were filed with the Secretary of State of New York (SSNY) on 10/28/2025. Office location: Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail a copy of the process to: The LLC, 120 N Pearl Street, Suite 207, Port Chester, NY 10573, principal business location of the LLC. Purpose: any lawful business activity. #63908	Notice of Formation of MR M'S TRUCKING LLC Art. Of Org. filed with SSNY on 10/03/25. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 8 Washington Ave, Apt 15, Hastings on Hudson, NY 10706 2213. Purpose: any lawful purpose. #63912	NY Secy of State (SSNY) on 10/3/25 Office location: Westchester County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 33 Laurel Place, New Rochelle, NY 10801. Notice of Formation of VYMED CONSULTANCY LLC. Arts of Org. filed with Purpose: any lawful activity. #63915
NOTICE OF FORMATION OF The Melomo Group, LLC. Articles of Organization were filed with the Secretary of State of New York (SSNY) on 10/7/25. Office location: Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail a copy of the process to: The Melomo Group, LLC, 20 John Cava Lane, Cortlandt Manor, New York 10567. Purpose: any lawful business activity. #63899	Notice of Formation of Triluma LLC Articles of Organization were filed with the Secretary of State of New York (SSNY) on October 21, 2025. Office location: Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail a copy of any process served to: Triluma LLC, 567 The Parkway, Mamaroneck, NY 10543. Purpose: To engage in any lawful act or activity for which limited liability companies may be organized under the LLC law of New York State. #63902	Notice of Formation of GADAH LLC. Arts. of Org. filed with Secy. of State of NY (SSNY) on 10/24/2025. Office location: Westchester County. Princ. Office of LLC: c/o The LLC 337 Grandview Blvd, Yonkers, NY 10710. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to the LLC at the address of its principle office. Purpose: Any lawful activity. #63905	NY Interventional Management LLC. Arts. of Org. filed with the SSNY on 7/22/24. 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, 4482 Boston Post Rd Pelham, NY 10803. Purpose: Any lawful purpose. #63909	Notice of Formation of NY Interventional Management LLC. Arts. of Org. filed with the SSNY on 7/22/24. 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, 4482 Boston Post Rd Pelham, NY 10803. Purpose: Any lawful purpose. #63909	Notice of Formation of 76 Pintard Avenue LLC. Arts. of Org. filed with Secy. of State of NY (SSNY) on 10/28/2025. Office location: Westchester County. Princ. Office of LLC: c/o The LLC 98 Liberty Ave., New Rochelle, NY 10801. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to the LLC at the address of its principle office. Purpose: Any lawful activity. #63916
NOTICE OF ANNUAL REPORT Notice is hereby given that the 2024 report for the year ending December 31, 2024 of the Hettinger Foundation is available for inspection at its principal office, 287 King Street, Chappaqua, New York 10514 during regular business hours by any citizen who requests it within 180 days after the date of this publication. The Foundation's principal manager is William R. Hettinger, Trustee, 914 238 3800. #63900	Notice of Formation of LLC. BionIQs, LLC (LLC) filed Arts. of Org. with Secy. of State of NY (SSNY) on 10/23/2025. Office location: Westchester County. SSNY designated as agent of the LLC upon whom process may be served and SSNY shall mail process to the LLC at c/o BionIQs, LLC, 515 Wilmot Road, New Rochelle, NY 10804. Purpose: any business permitted under law. #63903	NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY (LLC). NAME OF LLC: BLACK BEAUTY SALON SUITES, LLC. Articles of Organization filed with the Secretary of State (SSNY) on 10/14/25. Office location in Westchester County, NY. SSNY has been designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to the LLC at, 3 Fowler Ave, Cortlandt Manor, NY 10567. Purpose: any lawful activity. #63906	Notice of Formation of Professional Limited Liability Company (PLLC) Law Office of Myra Din PLLC. Articles of Organization filed with the Secretary of State of New York (SSNY) on July 17, 2025. Office location: Westchester County. SSNY designated as agent of the PLLC upon whom process against it may be served. SSNY shall mail process to: 8 Waterside Close, Eastchester, NY 10709. Purpose: Law practice. #63911	Notice of Formation of Food & Beverage Business Wine License, NYS Application ID NA 0267 25 123916 has been applied for by Yorktown Golf and Baseball LLC d/b/a Yorktown Golf and Baseball serving beer, wine, cider and mead to be sold at retail for on premises consumption in a Food & Beverage Business Wine Golf Range & Batting Cage Facility located at 2710 Lexington Ave Mohegan Lake NY 10547. #63914	Notice is hereby given that a license, NA 0340 25 110392, for beer, cider, liquor and wine, has been applied for by the undersigned to sell beer, cider, liquor and wine, at retail in a restaurant under the Alcoholic Beverage Control Law at 875 Saw Mill River Rd, Ardsley PO, Town of Greenburgh, Westchester County, for on premises consumption. Szechan City, Inc. 875 Saw Mill River Rd. Ardsley, NY 10502 #63918