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DOCTORS OF DISTINCTION HONORS LOCAL HEALTH CARE EXPERTS

• PAGE 6

The honorees at the 2024 Doctors of Distinction event.

The Westchester and Trust, connecting

people to nature

Page 14

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Fairfield • PAGE 22

LEGAL NOTICES: • PAGE 26

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CONSTRUCTION

Hindu Temple seeks expansion approval from White Plains

BY PETER KATZ / pkatz@westfairinc.com

HEALTH CARE

NY expands access to fluoride in tooth care

BY PETER KATZ / pkatz@westfairinc.com

"The Temple completed a smaller building in 2023, with site improvements to support the original two-story concept."

The Hindu Temple of the Tri-State is looking to move ahead with a plan that would add space to its relatively new temple at 390 North St. in White Plains.

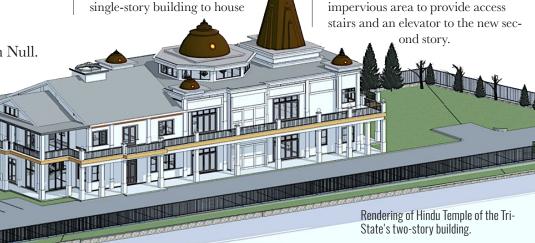
According to William Null of the White Plains-based law firm Cuddy & Feder, the original project was proposed as a two-story temple and was approved by the White Plains Common Council on April 7, 2014. "Due to funding limitations the project was amended in November of 2015 to reflect a smaller, single-story building to house

-William Null.

I limited support spaces," Null said. "The Temple completed construction of the smaller building in November of 2023. This work included storm water mitigation, at grade parking, a larger than required foundation pad and general site improvements to accommodate the

just the sanctuary and

intended larger two-story concept." According to Null, Hindu Temple of the Tri-State now wants to move ahead with the original two-story design program. The additional construction would include extending the building to the east over existing impervious area to provide access



"The sanctuary space is proposed to move from the first floor to the second floor but it will be no larger than the existing sanctuary space," Null said.

The 1.75-acre property is in an R1-30 residential zone where places of worship are permitted uses.

Null described Hinduism as being is one of the world's oldest religions going back to prehistoric times.

"In its broadest concept, it tolerates various forms of worship suitable to each individual's circumstance. It is not mandatory to visit the Temple on a regular basis," Null said. "Most Hindu homes have a small shrine or puja room at home for daily prayers. Hindus are more likely to visit the Temple in large numbers during religious festivals. It is anticipated that larger attendance will occur only during high holidays, which most likely will be celebrated by the congregation on weekends."

Null said that the Temple will accommodate around 400 people during the high holy days, with no more than 100 people attending regularly. He said that required parking would average 30 spaces on a daily basis with slightly more needed on the weekends. He said the necessary parking already has been constructed.



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A MEMBER OF

Against the background of Robert F. Kennedy Jr. being nominated as head of the Department of Health and Human Services for Donald Trump's impending administration, New York Gov. Kathy Hochul has signed into law legislation that makes it easier for pediatric dental patients to receive fluoride treatments.

Kennedy has vowed to try to eliminate the use of fluoride in public water sources. Fluoride has been demonstrated to be an effective additive that prevents tooth decay. It has been added in very small amounts to public water supplies in the U.S. since the 1940s.

Kennedy alleges that studies show

that fluoride can damage dental health and cause bone problems. However, the studies that he cites as evidence were done to show the effects of excessively large doses of fluoride, not the tiny amounts used in water supplies. The use of fluoride in public water supplies was a controversial issue in the 1950s when

critics charged, among other things, that adding fluoride to water was a Communist plot.

New York State Health Commissioner Dr. James McDonald, when visiting Rochester on Nov. 15, told Channel 10 News, "Fluoride is tightly regulated in New York state; the communities that fluorinate are highly regulated, we play very close supervision of that, these are county and state decisions here, really isn't a role for the federal government in this."

The new law allows registered dental assistants and licensed practical nurses to apply topical fluoride varnish to the teeth of children, greatly expanding the number of licensed professionals in the state who are authorized to provide this treatment.

"Fluoride is scientifically proven to prevent cavities and protect our kids' teeth," Hochul said. "As a mom, I know how difficult it can be to get an appointment at the dentist's office and how critical it is for our kids to maintain good oral hygiene. That's why I'm signing this legislation to expand access to fluoride treatments, keeping our kids healthy and strong." CONSTRUCTION

Demolition of longtime blighted Bridgeport power plant to begin

BY GARY LARKIN / glarkin@westfairinc.com

This story was updated with new quotes on Wednesday, Nov. 20. BRIDGEPORT – A private developer will oversee the state-financed redevelopment of the decommissioned PSEG coal power plant at 1 Atlantic St., Gov. Ned Lamont announced Tuesday.

The site is slated to become a residential/commercial mixed-use development after the property was transferred to the Baldwinsville, New York,-based developer Bridgeport Station Development LLC.

Chad Parks, a principal of the developer, announced that work on the demolition of the plant will begin immediately. He expects that phase to take three years.

"We at Bridgeport Station Development (are ready) to abate, demolish and redevelop this property," Parks said at a press conference at the power plant Tuesday. "Work will begin this week and while a lot of the activity will be inside, you will start to see a skyline change in the coming months with ongoing demolition."

As part of an agreement reached with Lamont's administration, the developer on Nov. 15 Bridgeport 1-4 LLC conveyed the plant property to Bridgeport Station Development, which plans to demolish the building and construct a residential/commercial mixed-use project there.

"We are grateful to PSEG, the State of Connecticut, and the City of Bridgeport for entrusting us with the opportunity to transform this expansive waterfront property into a thriving community asset," Parks said.

"I can say definitively that without the Community Investment Funding from the state the property would have sat dormant for possibly many years instead of us all being here today," he added. "PSEG's team has tried to find a path for our team to acquire the site, which is a very complex property. Through a sometimes exhaustive process, PSEG continually had the community in mind to assure not only proper cleanup but also repurposing in line with the community's vision."

While the sale price of the distressed property may only show up as \$1, the total property value is listed on Bridgeport's rolls as \$9.26 million. It is assessed at \$6.48 million. It was last transferred from PSEG Power Connecticut LLC to Bridgeport Harbor 1-4 LLC in 2022, after it was already decommissioned. What comes with the

What comes with the property transfer is a transfer of liability, according to Matthew Pugliese, deputy commissioner and CFO of the state Department of Economic and Community Development.

"Under the transfer act, the owner has liability for clean-up of the site and any other risks that come with. PSEG is shifting all of that on to Chad's team. That's what the Community Investment Fund grant was doing. It becomes the leverage to bring PSEG to the table and find someone. The act had a lot to do with the transfer."

The state, through the Community Investment Fund, is providing \$22.5 million for the demolition and remediation of the contaminated plant. The fund is a statewide program created to foster economic development in historically underserved communities. It is overseen by a 21-member board and administered by the Connecticut Department of Economic and Community Development.

Lamont, Bridgeport Mayor Joe Ganim and state legislative and agency leaders stood in front of the iconic 500foot smoke stack Tuesday at the former PSEG plant across from Steelepointe Harbor that includes Bass Pro Shops.

"This 33-acre shoreline property containing a former coal plant with a 500-foot smokestack has cut off access to the waterfront for Bridgeport residents for more than 70 years, and the contamination it has left behind has caused a significant hurdle in how this land could possibly be redeveloped and brought back into productive use to the benefit of the community," Lamont said. "Mayor Ganim and his team were relentless about this project, I said you had us at hello. I look around this harbor and see what it will be like in five years" (as he pointed across to Steelepoint).

Ganim, a longtime Bridgeport resident, was delighted to see some progress on the former electric generation plant.

"The notable framing of this site is the final closure of the last coal-burning plant, I think, in Connecticut and in New England and transitioned to a much cleaner source," the mayor said. "It is not just a visual site; it produces jobs, tax benefits, accentuates the waterfront and really is a part and a jewel



Gov. Ned Lamont addresses the press Tuesday at the former PSEG power plant in Bridgeport. He announced the property had been transferred to a developer. *Photo by Gary Larkin.*

part of a \$22.5 million state grant, former PSEG property goes to developer. of Bridgeport's redevelopment." Rep. Antonio Felipe of Bridgeport, a leader on the Black and Puerto Rican Caucus, has been a lifelong resident of the city. He spoke to the effect the coal-burning plant had on nearby residents, including his family.

"We can talk a lot about the air quality and the asthma that our family members had stemming from the coal plant," Felipe said. "But there was also the amount of TLC that was lacking in the South End when you pass Park Avenue and the train tracks. Now, you have Steelepoint across the way, the amphitheater behind us and this site right here. We want to continue to make Bridgeport the entertainment capital."

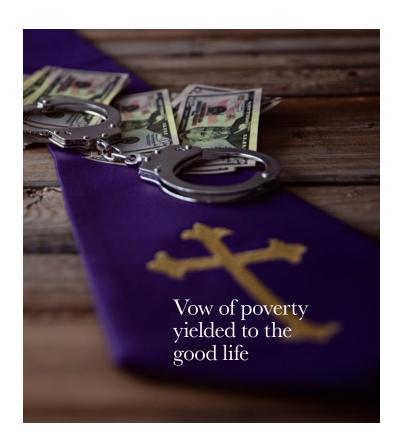
The plant, previously known as the Bridgeport Harbor Station, opened in the 1950s and provided energy to southwestern Connecticut factories and businesses. After subsequent changes in ownership, PSEG Power Connecticut purchased the property in 2002 but it ceased operations in 2021. The plant has sat vacant since and has been a source of blight and stifled investment in the neighborhood.

For decades, Bridgeport Harbor Station was an invaluable power generator for the City of Bridgeport and surrounding areas. In 1968, the station burned both coal and oil for power generation, and in 2002 it was converted to exclusively burn coal, producing 400 megawatts of power during periods of peak power demand. During the lifetime of the coal plant, approximately 1 million tons of coal was burned. In 2019, a high-efficiency natural gas fired 485-megawatt power plant went online, ceasing coal combustion and allowing PSEG to move to a cleaner source of fuel for power generation.

"The cleanup and redevelopment of polluted sites like this one is a top priority for DEEP and is key to driving well-placed economic development in Connecticut," said Connecticut Department of Energy and Environmental Protection (DEEP) Commissioner Katie Dykes. "This significant investment in Bridgeport to demolish this former power plant will allow the public to access nearly 2,000 feet of shoreline along Bridgeport Harbor."

While the specific end use of the property is not known at this time, its redevelopment will be guided by state requirements that it be repurposed for residential, commercial, water-focused access, or recreational purposes. The project is also subject to local and state approval and permitting processes. **COURTS**

White Plains friar admits religious mission was bogus



BY BILL HELTZEL / bheltzel@westfairinc.com

A Franciscan friar who took a vow of poverty, but took in more than \$560,000 in donations for a phony charity, has pleaded guilty to wire fraud.

Paul Bielecki, a member of the Province of St. Mary of the Capuchin Order in White Plains, was arrested on Aug. 19, detained as a flight risk, and admitted his guilt on Nov. 14 in U.S. District Court, White Plains.

Bielecki pretended to be a Catholic priest with a medical degree who ran medical clinics in Lebanon, according to the criminal complaint.

From mid-2015 to this past August, he promoted the clinics on radio programs and online podcasts, on crowdfunding sites, in church bulletins, and at events.

But the medical school diploma in his personnel file at the Capuchin headquarters was a fake, according to the criminal complaint. The clinics in Lebanon do not exist. He was in the U.S. when he said he was in Lebanon. And he kept the donations for his own uses.

A Pennsylvania couple, for example, exchanged more than 150 emails with Bielecki and donated about \$84,000 over a three year period. In 2022 they sent money so that he could buy an ambulance and provide medical help in remote Lebanese villages.

"The ambulance is ok to go," Bielecki replied in an email. "I already did few villages with medical help. People were crying. Almost a year we could not reach out to them. We did not have ambulance, and thanks to you we have it now."

But Bielecki was not in Lebanon, according to the criminal complaint. He was in New York. And despite renouncing worldly goods as a Franciscan friar, within weeks of receiving the donation he attended a body contouring examination at a New York clinic and paid \$15,000 for a liposuction procedure.

Bank records also show \$50,000 in cash withdrawals, according to the criminal complaint, payments of \$334 a month for a gym membership, trips to the Hamptons, and meals at highend restaurants.

The government says Bielecki used aliases to conceal the scheme, including Dr. Phaakon Sonderburg-Glucksburg, Dr. Ho Sonoda, Paul Son Altessehaakon Harald Bielecki, Paul Haakon, Pawel Kurysz, and Father Kowal.

In September 2023, the criminal complaint states, Bielecki legally changed his name to Paul HRH Saxe-Coburg-Gotha, with the HRH apparently meaning His Royal Highness.

Bielecki is scheduled for sentencing on Feb. 19.

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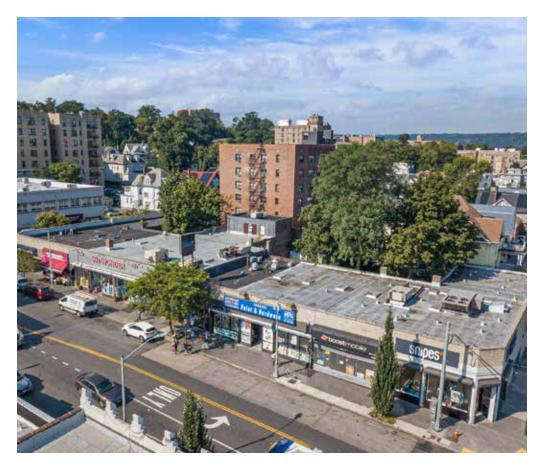
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Houlihan Lawrence Commercial Announces Sale of 18,000 SF Retail Property in Yonkers for \$4.7 Million



Houlihan Lawrence Commercial, a division of Houlihan Lawrence, the leading real estate firm serving New York City's northern suburbs, has announced the sale of 465-479 South Broadway, Yonkers, NY for \$4.7 million.

The seller was exclusively represented by Garry Klein, Regional Manager and the purchaser, a regional investor, was represented by Jared Stone, Associate Broker; of Klein Stone Commercial at Houlihan Lawrence.

The single-story retail property consists of nine storefronts, totaling over 18,000 square feet, and sold for over \$260 per square foot. The anchor tenant Snipes is bolstered by a roster of long-term tenants including Yonkers Paint & Hardware and other neighborhood retailers. The property is strategically located in the Central Subdistrict of the South Broadway District, which is undergoing a revitalization and has long-term future development potential.

"The purchaser saw tremendous upside and future rent growth both due to upcoming lease renewals and in their plans to upgrade the building and the tenancy, enabling us to achieve the seller's pricing expectations," stated Klein. "Dealing with a professional investment group that owned other retail assets in the area made this a real strategic fit for the purchaser," added Stone.

Houlihan Lawrence Commercial, a full-service division, specializes in Investment Opportunities, Office, Multifamily, Industrial and Retail Sales and Leasing, Land Acquisition, Development, and Municipal Approval Consultation. With local expertise in the markets north of New York City, the Commercial Group has a database of buyers and sellers throughout the country to effectively market commercial properties and opportunities on a national level. For more information, please contact Mike Rackenberg, mrackenberg@houlihanlawrence.com or 973-609-2105. https://www.houlihanlawrence.com/bio/commercial-team

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2 WELL-MAINTAINED BLDGS ON BUSY ST (1 RESTAURANT/1 VACANT) FOR SALE | 3256-58 East Main St | Mohegan Lake Listed by James Doorhy | \$1,850,000



6 FULLY-LEASED COMMERCIAL UNITS PRICED AT 7.51% CAP RATE FOR SALE | 5731 Mosholu Avenue | Bronx, NY Listed by Daniel Hickey | \$950,000



WELL-MAINTAINED 100% LEASED MULTI-TENANTED OFFICE BUILDING FOR SALE | 400 Executive Boulevard | Ossining, NY Listed by Rich Aponte | \$6,600,000



TURN-KEY RESTAURANT AND CRAFT BREWING FACILITY SALE OR LEASE FOR SALE | 873 N Broadway | White Plains, NY Listed by Klein Stone Team | \$1,900,000



HIGHLY VISIBLE PROFESSIONAL OFFICE BUILDING FOR SALE | 325 Manville Road | Pleasantville, NY Listed by Klein Stone Team | \$1,775,000



RETAIL OPPORTUNITY AVAILABLE ON HIGH TRAFFIC CORRIDOR FOR SALE | 1099 Route 9 | Fishkill, NY Listed by S. Salomone & T. LaPerch | \$1,200,000



MIXED-USE CASH COW INVESTMENT PROPERTY IN DOWNTOWN YONKERS FOR SALE 156 Palisade Avenue | Yonkers, NY Listed by Jeffrey Landsman | \$1,725,000



LONGSTANDING RETAIL/OFFICE BLDG AT CORNER OF NY-22 & NY-311 FOR SALE | 1287 Route 311 | Patterson, NY Listed by Thomas LaPerch | \$430,000

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DOCTORS OF DISTINCTION HONORS LOCAL HEALTH CARE EXPERTS

BY PETER KATZ / pkatz@westfairinc.com

The scope and quality of health care services and the people who provide them in Westchester and Fairfield were highlighted when Westfair Communications honored the 2024 Doctors of Distinction in a ceremony at the C.V. Rich Mansion in White Plains. In addition in recognizing the accomplishments of those who received Doctors of Distinction awards, the event provided an opportunity for medical professionals to network, exchange knowledge

change knowledge and consider collaborations. Areas ranging from nursing to cutting edge technology were highlighted. For example, "Critical Care" honoree Bushra Mina, M.D., chair of medicine and chief of pulmonary critical care and sleep medicine at Northern Westchester Hospital, was cited for his work in sleep apnea, in which breathing is interrupted while an individual is asleep.

"Cutting Edge" honoree Mitchell S. Cairo, M.D., professor of pediatrics, cell biology and anatomy, and of pathology, microbiology and immunology and vice chair of pediatrics at New York Medical College is a pioneer in the use of stem cells and treatment of childhood lymphomas and leukemia.

Marc Kosak, executive vice president and COO of Greenwich Hospital and senior vice president of Yale New Haven Health was the evening's sponsor speaker. He explained that Greenwich Hospital, like many others in the health care field, currently is enhancing its facilities and services.

"With our trauma program certification we can now better accommodate local trauma patients, substantially reducing transport times thanks to the addition of specialists, advanced staff training, and the reconfiguration of our emergency department," Kosak said.

He noted that the hospital's stroke treatment capabilities now include "critical and timely clot removal called mechanical thrombectomy, which can be life-changing for many stroke patients."

Kosak said that Greenwich Hospital's affiliation with Yale New Haven Health has brought many specialties into the community in areas such as neurology, cardiology, oncology and orthopedics.

"2024 has been a very exciting and a very positive year for Greenwich Hospital and Yale New Haven Health," Kosak said. "Initiatives like the Youth Access Program serve as a reminder as to why we all pursue a career in health care: to help people."

The evening's keynote speaker was Marina K. Holz, Ph.D., dean of the Graduate School of Biomedical Sciences at New York Medical College in Valhalla.

"And the award goes to..."

"In my lab at New York Medical College I study breast cancer and rare tumor disorders but I have the privilege of working with many talented clinicians who make a difference just like you do," Holz said. "We're gathered here tonight to celebrate an extraordinary group of health care professionals who represent the best of their respective specialties. In the unfortunate event that I wake up in the hospital I'll be so relieved to see any of your friendly faces."

Holz said that each of the honorees at the event represents the highest levels of their profession.

"They've demonstrated extraordinary commitment, innovation and compassion in their fields," Holz said "They've pushed the boundaries, advanced medical science and most importantly improved countless lives. They remind us why they chose to be health care providers, because they believe in the fundamental dignity of human life. They believe in the power of science and the compassion to heal. They believe that every patient deserves our very best even if they're Googling their symptoms while they're talking to you."

Holz thanked the honorees for the lives that they've touched and the communities that they've strengthened.

"Thank you for showing us that while medicine is a serious business it doesn't hurt to laugh a little bit along the way," Holz said.

Doctors of Distinction's "All in the Family" award honored husband and wife practitioners Dr. Vivek Patel, a radiologist with Optum and Amy Amin Patel, M.D., a pediatrician with Optum.

The "Compassionate Concierge Doctor" was Dr. Seth Pearl of Optimal Health Chiropractic. Terry S. Jackson, M.D., periodontist and assistant director of implant dentistry at Touro College of Dental Medicine, received the "Dentist" honor.

A "Doctor Without Boundaries" award went to Padmini Murthy, M.D., professor and global health director at New York Medical College. Also cited in the "Doctor Without Boundaries" category was Michael Dewar, M.D., a cardiac surgeon at Bridgeport Hospital.

Selected as "Female Innovator" was Sonia A. Velez, M.D., of Saint Joseph's Medical Center in Yonkers. After gradating from Fordham and receiving medical training in the Caribbean, she went to Boston University and obtained her law degree. She then determined that medicine was her true passion and completed her residency in family medicine at St. Joseph's.

The "Lifetime Achievement" award was bestowed upon Robert Allen Wolfson, M.D., of Optum. Over a 14-year period he taught, practiced and was part of the Medical School Admissions Committee at Albert Einstein College of Medicine in the Bronx. For 30 years, he practiced in a group in Mount Kisco that is now part of Optum.

"The Lifetime Achievement in Nursing" award went to Leigh Ann McMahon, nurse and executive vice president, patient care services and chief nursing officer at White Plains Hospital. She began her career with White Plains Hospital in 1984 as a staff nurse.

Selected for a "Power Couples" honor were Dr. Maritza Jerome and Dr. David Jerome. She is a physician with Prohealth Physicians Family Medical Associates. He is a physician and medical director at Saint Vincent's Family Health Center.

"Thanks again for your warmth and hospitalityit meant a lot. My daughter also enjoyed meeting all of you. She's currently at home as a PhD candidate, and I was so happy she could join me for the occasion."

—Dr. Padmini Murthy, M.P.H., M.S., M.Phil., CHES, FRSPH



"Power Couple" Dr. Fawaz Al-Mufti and Dr. Rolla Nuoman.



"Cutting Edge" award winner Mitchell S. Cairo, M.D.

Another "Power Couples" award was received by Dr. Fawaz Al-Mufti and Dr. Rolla Nuoman. He is associate dean for research and innovation and director of neurovascular surgery fellowship at Westchester Medical Center and New York Medical College. Dr. Nuoman is a child neurology and sleep medicine specialist at Maria Fareri Boston Children's Health Physicians.

The "Promise for the Future" award was presented to David Zuckerman, a student at New York Medical College who has already received a bachelor's degree in neuroscience from Yale and a master's in bioethics from Harvard Medical School.

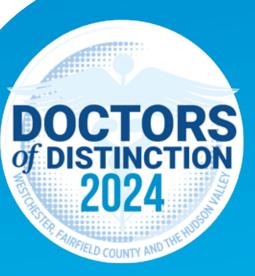
There were two awards presented for "Teams." Karen A. Santucci, M.D., chief medical officer at Greenwich Hospital, accepted the honor for the team she leads along with Stacey Green, system director, volunteer services at Greenwich Hospital and Dr. Felice Zwas, a physician at the hospital.

The second "Teams" award went to Specialty Surgeons of Connecticut, an affiliate of Montefiore Einstein. Honored were: Dr. Robert E. Michler; Dr. Stephen H. Borenstein; Dr. Diego R. Camacho; Dr. William A. Jaobleff, Jr.; Dr. Dominique H. Jan; Dr. Evan C. Lipsitz; Dr. Maureen P. McEvoy; Dr. W. Scott Melvin; Dr. Anibal O. Puente; and Dr. Oren M. Tepper.

Veterinarian Michael Dattner of Brookfield Animal Hospital in Connecticut was honored for his dedication to health care for the very special patients he sees.

Gary Sastow, a partner with the law firm Danziger & Markhoff LLP, who was a judge in selecting the winners, introduced the award recipients. The other Doctors of Distinction judge was Janine Miller, executive director of he Westchester County Medical Society and Westchester Academy of Medicine.

The presenting sponsor was Montefiore Einstein. Partnering sponsors were: Yale New Haven Health; White Plains Hospital; Northwell Health; New York Yankees; Boston Children's Health Physicians; Optum; Saint Joseph's Medical Center; CClean; Lucid; and the Westfair Business Journal.



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BANKING & FINANCE

Business tax savings to consider before the end of the year

BY NORMAN GRILL

If your business is on a calendar fiscal year, you're running out of time to consider moves that could save on your 2024 taxes. After Dec. 31, your options shrink. Here are some tax-minimization actions to consider.

TIME INCOME AND DEDUCTIONS

A tried-and-true tactic for minimizing your tax bill is to defer income to next year and accelerate deductible expenses into this year. For example, if your business uses the cash method of accounting, consider deferring income by postponing invoices until late in the year or accelerating deductions by paying certain expenses before year end.

If your business uses the accrual method of accounting, you have less flexibility to control the timing of income and expenses, but there are still some things you can do. For example, you may be able to deduct year-end bonuses accrued this year even if they aren't paid until next year (if they're paid by March 15, 2025).

Accrual-basis businesses may also be able to defer income from certain advance payments (such as licensing fees, subscriptions, membership dues, and payments under guaranty or warranty contracts) until next year. These payments may be deferred to the extent they're recorded as deferred revenue on an "applicable financial statement" of the business, for example, an audited financial statement or a financial statement filed with the Securities and Exchange Commission.

Deferring income and accelerating deductions isn't right for every business. In some cases, it may be advantageous to do the opposite, that is, to accelerate income and defer deductions. This may be the case if, for example, you believe your business will be in a higher tax bracket next year.

BUY EQUIPMENT AND OTHER FIXED ASSETS

One of the most effective ways to generate tax deductions is to buy equipment, machinery and other fixed assets and place them in service by Dec. 31. Ordinarily these assets are capitalized and depreciated over several years, but there are a few options for deducting some or all of these expenses immediately, including:

Section 179 expensing — This break allows you to deduct up to \$1.22

million in expenses for qualifying tangible property and certain computer software placed in service in 2024. It's phased out on a dollar-for-dollar basis to the extent Sec. 179 expenditures exceed \$3.05 million for 2024.

Bonus depreciation — This year, you can deduct up to 60% of the cost of eligible tangible property, which includes most equipment and machinery, as well as off-the-shelf computer software and certain improvements to nonresidential building interiors. Now's the time to take advantage of bonus depreciation, since the deduction limit is scheduled to drop to 40% next year and 20% in 2026 and to be eliminated after that, unless Congress passes new legislation.

De minimis safe harbor — This provision allows you to expense certain low-cost items used in your business, even if they'd ordinarily be treated as fixed assets that are capitalized and depreciated. If your business has applicable financial statements, you can deduct up to \$5,000 per purchase or invoice for these items to the extent that you deduct them for accounting purposes. If you don't have applicable financial statements, then the limit is \$2,500.

Despite the term "de minimis," the safe harbor makes it possible to immediately deduct a significant amount of property. For example, if you buy 10 computers for your business for \$2,500 each, you can deduct as much as \$25,000 up front.

Each of these options has advantages and disadvantages and is subject to various rules and limitations.

FUND A RETIREMENT PLAN

If you don't have a retirement plan, establishing one can be a great way to generate tax benefits. It can also improve employee recruitment and retention efforts. Certain employers are entitled to tax credits for starting a new plan.

Whether you start a new plan now or already had one in place, depending on the type of plan, you may be able to take 2024 deductions for contributions you make after the year has ended.

"Running out of time to save on 2024 taxes? Consider strategies like deferring income, accelerating deductions, buying equipment, or funding retirement plans before Dec. 31. Tax moves now can make a big difference."

Some plans, including simplified employee pensions (SEPs), can be adopted and funded after year end and still create deductions for this year.

BE PREPARED TO WRITE OFF BAD DEBTS

The end of the year is a good time to review your receivables and determine whether any business debts have become worthless or uncollectible. If they have, you may be able to reduce 2024 taxes by claiming a bad debt deduction.

To qualify for the deduction, you'll need documentation or other evidence that the debt is bona fide. You'll also need evidence that there's no reasonable expectation of payment (such as the debtor's insolvency or bankruptcy) or documentation that you've taken reasonable steps to collect the debt. You should also have documentation that the debt was charged off this year, which is required for partially worthless debts and a best practice for totally worthless debts.

Contribuiting Writer



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Finally, to deduct a bad debt you must have previously included the receivable in your taxable income. Thus, an accrual-basis business can deduct an otherwise eligible bad debt if it's already accrued the receivable, but a cash-basis business can't.

FIND THE OPTIMAL COMBINATION

Whichever end of year tax strategies you explore, it's critical to understand how they interact with other provisions of the tax code. For example, if you have a pass-through business, claiming significant amounts of bonus depreciation can reduce your Section 199A deduction for qualified business income (QBI). That's because first-year depreciation deductions reduce your taxable income and your QBI.

This column is intended as information only, not advice. Taxes are complex and mistakes can be costly. Consider getting the assistance of a qualified business taxation professional. **Opposition to Congestion Pricing tolls still strong**

ECONOMY

BY PETER KATZ / pkatz@westfairinc.com

With the MTA Board of Directors having approved a revised schedule of Congestion Pricing tolls to go into effect Jan. 5 for drivers going into Manhattan's Central Business District beginning at 60th Street, loud criticism continued to be heard in the Hudson Valley.

"They may support it, but I sure as heck don't," said Putnam County Executive Kevin Byrne. "The governor's reversal on this tax post election is blatantly political and offensive to New Yorkers, regardless of political affiliation."

Republican Congressman Mike Lawler of the 17th Congressional District that covers Rockland, Putnam and parts of Westchester and Dutchess reiterated his opposition to the Congestion Pricing tolls in an interview on MSNBC.

"Here you have Kathy Hochul bringing back Congestion Pricing, which is nothing more than a scam," Lawler said. "It's a commuter tax one week after the election charging the average New Yorker \$2,500 just to commute to work, meanwhile providing illegal immigrants with billions of dollars worth of free housing, health care, clothing, education and food but yet charging the average New Yorker to commute to work." During the summer, Hochul announced an indefinite pause in putting the new tolls into effect because she was

concerned about the economic impact on New York's residents. A week after the November election, she reversed that position and said the tolls would go ahead but would be cut by about 40%. She highlighted that the base toll for passenger cars using E-ZPass would be cut from \$15 to \$9, without revealing at the time that the toll would rise to \$15 by 2031.

Rockland County Executive Ed Day said, "Hochul's decision in June to delay the implementation of the Congestion Pricing charge until after the election was a clear, calculated move. Rocklanders are already facing critical affordability issues, and imposing this charge will only worsen the burden on families who have been grappling with high inflation, elevated gas prices, and soaring interest rates for nearly two years."

He charged that the Congestion



MTA Board meeting on Nov. 18 at which Congestion Pricing got the go-ahead..

Pricing policy is not about addressing congestion but is all about increasing revenue to cover MTA budget shortfalls.

Congressman Pat Ryan, a Democrat who represents New York's 18th Congressional District said, "My constituents are still facing an affordability crisis, and this makes it worse."

Ryan said that the plan can't be just about New York City. He said MTA service to Dutchess, Orange and Ulster is inadequate.

"I still hear all the time – mostly from people who don't actually live in the Hudson Valley – that my constituents should 'just take public transit,'" Ryan said. He said there is no alternative for people living in his district than to drive into Manhattan.

MTA Chairman and CEO Janno Lieber said that the cameras that will read license plates and devices that will trigger E-ZPass units have been tested. The federal government must give final approval before the tolls can be activated. President-elect Donald Trump said that he would kill the Congestion Pricing plan and the MTA and Gov. Hochul wanted to get federal approval to go ahead before the new Trump Administration takes office.

HV under drought warning

BY PETER KATZ / pkatz@westfairinc.com

Fifteen counties in New York state remained under a drought warning despite the light rain that fell Nov. 20 and the heavier rain that came down the following day. Although the rain did not come close to erasing the deficit in rainfall of more than eight inches that had been reducing reservoir levels, it did help firefighters dealing with wildfires burning across the state and especially the major one at Sterling Forest Sate Park in Orange County.

Westchester, Rockland, Dutchess, Putnam, Orange, Sullivan, Ulster, Bronx, Delaware, Greene, Kings, New York, Queens, Richmond, and Schoharie are the counties affected by the State Department of Environmental Conservation's drought warning declaration. Statewide, there were six wildfires still burning in New York state as of Nov. 20, affecting an estimated 6,031 acres, including the Jennings Creek/Sterling State Park fire.

More than 400 fire departments statewide with over 1,300 personnel have been deployed to combat the fires across the state. As of Nov. 20, there had been more than 550 helicopter water drops on the Orange County fire that

delivered an estimated 500,000 gallons of water to combat the flames.

"With rain on the way to help alleviate some strain from the fires and the drought, we encourage New Yorkers to conserve their water usage and not to burn fires outdoors," Gov. Kathy Hochul said.

Town of Warwick Supervisor Jesse Dwyer in Orange County reported on Nov. 18 that fire crews would be winding down operations to reduce the overall footprint within the community.

"However, interior fire crews will continue working around the clock to identify any hot spots within the containment zone and they will continue doing this for at least another week or until we are all 100% confident the fire has been extinguished," Dwyer said. The voluntary evacuation that had been in effect for some residents of Warwick whose homes were threatened by the Sterling Park fire was rescinded.

There are four levels of state drought advisories: watch, warning, emergency, and disaster. Under a drought warning, voluntary water conservation is intensified and public water supplies and industries are advised to update and implement local drought contingency plans. Local agencies are supposed to make plans to put into effect in case of an emergency declaration. The state is encouraging but not mandating water conservation by the public to ensure adequate water supply for all emergency uses.

According to the National Oceanographic and Atmospheric Administration, Westchester County has been in the midst of a severe drought.











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2.Born between 1981 - 2000

3. Must not have won the competition

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our panel of judges. The nominees that best fit the criteria will be

November 2024

Business Inc.

BUSINESS COUNCIL OF WESTCHESTER

Annual Dinner Honors Broadway Set Designer and County Executive

he Business Council of Westchester honored the accomplishments of Hudson Scenic founder Neil Mazzella and outgoing Westchester County Executive and Congressman-elect George Latimer at its annual dinner.

Hudson Scenic Studios is a leader in custom fabrication, automation, and technical supervision. Based in Yonkers, Hudson Scenic serves clients across the U.S. and has created iconic designs that include the New Year's Eve ball in Times Square and scenery for top Broadway productions

The November 14 event at the VIP Country Club in New Rochelle drew about 500 attendees who celebrated the BCW's accomplishments, including a year of artificial intelligence-related programming; a State of the Economy series focused on transformational development; new startups joining the Westchester Innovation Network; the launch of the Westchester **Clean Energy Action** Coalition; and the debut of the BCW Podcast Network.

"It's a perfect time to celebrate the businesses, institutions and communitybased organizations that have all woven together



From left, BCW Chairman Jamie Schutzer, Senior Partner of JDM Benefits, an Alera Group Company; BCW Senior Vice President of Events and Development Amanda DePalma; Hudson Scenic Founder Neil Mazzella; Westchester County Executive George Latimer; BCW President & CEO Marsha Gordon and BCW Executive Vice President & COO John Ravitz.

to create the unique fabric that makes Westchester great," said BCW president and CEO Marsha Gordon during her address to attendees. "The Business Council of Westchester has experienced unprecedented success in serving our membership in 2024. We are the business leaders for economic development, innovation, social equity, advocacy, and diverse business development opportunities."

Board President Jamie Schutzer that the BCW's signature events have become staples in the county's business community, such as the everpopular Day of Wellness, the Hall of Fame honoring businesses, and nonprofits; and the Rising Stars-40 under 40 Awards.

"Most importantly, the BCW's unwavering focus on every member, from solopreneurs to small and mid-size businesses, not-for-profits and major corporations, has led to a significant increase in membership...200 new members since last year!" said Schutzer. "We have hosted over 125 events and programs to connect and educate our members on leadership and business growth." innovation benefitted his highly unionized sector.

"Everybody was worried that it was going to eliminate jobs. There are more jobs on Broadway now with all that automation than ever before," said Mazzella.

The BCW presented a gold record to Latimer, who is preparing to represent most of Westchester County in the U.S. House of Representatives. In his remarks, Latimer reflected on his leadership role, and he noted his bipartisan history as a county executive who kept about three quarters of his Republican predecessor's commissioners when he assumed the office.

"The mission isn't to wave your party's banner. The mission is to accomplish something. You can do that better when you work together than when you take the attitude that I know better than you and I'm going to have it my way. It's been proven to me that kind of bipartisan cooperation works, and that's what fuels Westchester County, and I'm happy that I was able to do that," said Latimer.

like Aladdin, Chicago, and Hamilton. The company has won more than 20 Tony Awards for its scenic designs.

Mazzella told attendees that he moved to Yonkers in 1999 five months after a news article appeared in the New York Times describing his struggle to obtain an economic development loan from New York City.

"Someone in Yonkers saw the article and contacted us to say, 'We can get you the (industrial development) loan in two weeks,'" Mazzella told attendees about the offer he couldn't refuse.

As for artificial intelligence and automation, Mazzella said technology-driving d sector.

BCW's Gordon Moderator of Global Real Estate Summit

BCW President & CEO Marsha Gordon was moderator the 18th Annual Regional Global Real Estate Summit held in Manhattan on November 4 and 5. The distinguished panel featured Realtors and real estate professionals from across the New York metro region and the U.S who gathered at the Fordham University Lincoln Center campus in Manhattan.

This year's two-day program was highlighted by a full-day of

informative presentations and roundtables covering a host of global issues, including marketing and digital media, visas, global real estate trends, remote work opportunities, the outlook for the New York metro region's economy and global investment.

Hudson Gateway Association of Realtors CEO Lynda Fernandez kicked off day two of the Global Summit saying: "This event is the cornerstone of our commitment to providing our members, but also our foreign delegates and cooperating associations, global partners and colleagues with a world of opportunity. In today's inter-connected market, understanding global trends and building international relationships is essential to every real estate professional."

One of the highlights of the program was a very positive outlook on the region's economy by participants in the "Economic Development Panel." Moderated by BCW President and CEO Dr. Marsha Gordon, the panel included: Melissa Román Burch, COO, New York City Economic Development Corp.; and Matt Pugliese, executive director, community development, Connecticut Department of Economic and Community Development.



From left, Matt Pugliese, Executive Director, Community Development, Connecticut Department of Economic and Community Development (DECD); Melissa Roman Burch, COO, NYC Economic Development Corporation (NYCEDC); Lynda Fernandez, CEO, HGAR; BCW President & CEO Marsha Gordon; and Carmen Bauman, 2024 President of HGAR

"New York City is at a really interesting point in its economic growth and evolution." Burch said. "We are firmly out of the Covid recovery period and very much into job growth and industry growth. Gordon noted that life sciences is a major driver of new jobs in Westchester County, including the significant growth in Westchester and the Capitol Region by Regeneron Pharmaceuticals.

Burch said the growth sectors in the city include AI, Life Sciences and the Green Economy with a focus on Offshore Wind. Burch said that the city is focused on growing international investment and part of the

record job growth has been fueled by global investment.

Tony D'Anzica, Global Real Estate Summit Co-Chair and former HGAR President was heartened by the increase in Realtor association participation in the 2024 Global Real Estate Summit and noted that the event could now boast "the largest collaboration of Realtor associations in the United States."

He added, "As our industry faces unprecedented challenges, local associations will be expected to do much more to validate their value proposition. Nothing reflects the value we provide to our members more than the unity and cooperation that you see between our (more than) 10 associations right now. It has become a hallmark and it has become our greatest collective achievement."

This year's Global Real Estate Summit was a collaboration of more than 12 national, state and regional Realtor associations. The Global Association participants were the National Association of Realtors and the New York State Association of Realtors. The host associations were: Connecticut Realtors, Greenwich (CT) Association of Realtors, Brooklyn MLS, North Central Jersey

Association of Realtors, Canadian Real Estate Association, Long Island Board of Realtors, Hudson Gateway Association of Realtors, Greater Bergen Realtors, Staten Island Board of Realtors and Miami Realtors. In addition, the Liberty (NJ) Board of Realtors was a supporting association for the event.

The Westchester Land Trust, connecting people to nature

Sugar Hill Farm in Bedford Hills is the Westchester Land Trust's headquarters. *Photographs by and courtesy Kara Hartigan Whelan, president, Westchester Land Trust.*

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

"This we know: The earth does not belong to man. Man belongs to the earth. This we know: All things are connected like the blood which unites one family. All things are connected. Whatever befalls the earth befalls the sons of the earth. Man does not weave the web of life. He is merely a strand

lent of the Westchester Land Trust.

in it. Whatever he does to the earth, he does to himself." – Attributed to Chief Seattle, a leader of the Duwamish and Suquamish peoples, (circa 1780~86 – 1866) With the incoming Trump Administration planning to streamline climate initiatives and the U.S. Environmental Protection Agency (EPA), green organizations may be finding new urgency in the adage "think globally, act locally."

"Local conservation has always been an urgent need," said Kara Hartigan Whelan, president of the Westchester Land Trust, based at Sugar Hill Farm in Bedford Hills.

Founded in 1988 by Louis McCagg, a coalition builder in land conservation, urban planning, civil rights and education, with visionaries like former New York Lt. Gov. and Westchester County Executive Alfred B. DelBello, the trust preserves public

and private lands in Westchester and Putnam counties in perpetuity through conservation easements and acquisitions, working with municipalities — as in the case of the 383-acre Leon Levy Preserve in Lewisboro, where the town owns the land and the trust holds the easement — and with private landowners to monitor easements on their property that stay with the land as it passes from one owner to another.

In the latter instance, the trust also works with Realtors to help them understand such stewardship, Whelan added. It's just one way that the trust, with a staff of 12 and a current budget of just under \$2 million, partners with the local business community, including appraisers and attorneys, to educate the public and retain open space for its enjoyment and natural habitation.

To date, the accredited trust has protected more than 9,250 acres, including 1,200 that are open to the public. Among the 14 public preserves is the flagship Westchester Wilderness Walk/ Zofnass Family Preserve, 127 acres in Pound Ridge, with an arboretum and seven and a half miles of trails.

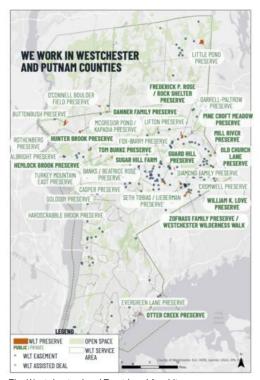
"It's really terrific, with lovely woodlands and wetlands," Whelan said. "People love to explore it for a day."

The newest of the public preserves is the Mill River Preserve in South Salem, which opened Saturday, Nov. 23, adjacent to The Leon Levy Preserve. "We like to build out," she added of the connectivity - connecting one open space to another - that is key to the trust. Another example: The trust is restoring the 174-acre Little Pond Preserve in Patterson in Putnam - which contains a rare floating bog, important to biodiversity - with plans to sell it to New York state to become part of its wildlife corridor.

"We're also trying to give our forests a fighting chance," Whelan said, referring to threats from pests and pathogens causing beech leaf disease and oak wilt as well as invasive vines like bittersweet and porcelain-berry. Some of these enter our environment through trade, although warmer temperatures that favor some species over others are also a factor. (New York City has been reclassified as one of the northernmost humid subtropical cities -- good news for newcomers like Japanese flower apricots, camellias and lofty crepe myrtles but not so great for familiar birches and sugar maples.)

An anonymous \$100,000 grant is enabling the trust to cut invasive vines in 60 targeted areas across 13 preserves, plant 450 trees in 11 preserves, protect young trees outside deer exclosures at 10 preserves and erect a 10-acre deer fence at the Frederick P. Rose Preserve in Waccabuc.

But the connectivity Whelan spoke of is not limited to connecting proper-



The Westchester Land Trust has 14 public preserves, including the newest, Mill River Preserve in South Salem.

Kara Hartigan Whelan, j



Volunteers work the food justice garden at Sugar Hill Farm in Bedford Hills from April to October, with fresh vegetables going to local food pantries.



Guard Hill Preserve in Bedford.

ties. It's also about connecting people to the land. On Tuesday and Thursday mornings from April to October, Allison Turcan, founder and executive director of D.I.G. (Dealing in Good) Farm in North Salem, works with scores of volunteers – from student athletes to corporate executives – to plant vegetables in a garden at Sugar Hill Farm for food pantries like the Community Center of Northern Westchester in Katonah. Over more than 10 years, the program has yielded close to 80,000 servings of vegetables.

Through the "A Love Letter to Nature" initiative, the trust distributed 450 "grow bags" to Mount Vernon High School in 2023 to enable students produce tomatoes, lettuce, cucumbers, squash and herbs. This year, the trust worked with the Port Chester Middle School and will continue to partner with both schools, Whelan said.

"It's a great way to relate to the kids and connect them to where food comes from," Whelan said. A Chappaqua native, she has always been connected to the land, beginning at Sacred Heart Greenwich, when she "got the bug to build a nature trail." At 16, she was dogsledding in Minnesota as part of Outward Bound, an international network of outdoor educational organizations. She earned a Bachelor of Science degree in environmental studies from Boston College and a Master of Science degree in environmental policy from the University of Michigan before embarking on a career at land trusts that included eight years at the Greenwich Land Trust.

With the Westchester Land Trust since 2012, Whelan, a South Salem resident, said, "I feel lucky to do this."

The Westchester Land Trust relies mostly on individual donations as well as grants and family foundations for its support. For more, call President Kara Hartigan Whelan at 914-234-6992, ext. 12.

ARTS & LEISURE

A new look at Stamford's revitalized Mill River Park

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

"Mill

River Park transforms downtown Stamford with green space, blending nature and culture. Highlights include sustainable design, free year-round programming, and a restored river ecosystem—a hub for connection and environmental learning."

Recently, Mill River Park in Stamford hosted a special architecture and design tour, offering attendees an inside look at the park's transformation. On the tour, Mill River Park Collaborative's President and CEO Nette Compton, ASLA; Board Chair Arnold M. Karp; and Vice Chair Ryan Salvatore, AIA, guided guests through the park's history, architecture and ongoing significance to the Stamford community.

Founded in 2003, the nonprofit collaborative has overseen the design, construction, maintenance and programming of the park, with the goal of providing opportunities for the community to experience nature in the heart of the city. The year-round recreational, educational and cultural programming is free, enhancing Mill River Park's role as a hub for connection, relaxation and environmental learning. The tour traced the park's roots from Stamford's nearly century-long draam of areating a dountour park

dream of creating a downtown park along the banks of the Mill River. In 2000, a study by the U.S. Army Corps of Engineers endorsed the removal of the historic Mill River Dam, leading to the restoration of the natural stream channel, the return of native fish species and the establishment of wetlands. The park design blends cutting-edge bioengineering with native plantings, earning it recognition as one of the "Great Places in America" by the American Planning Association in 2018.

Architectural highlights include the open-air pavilion and the Brownstein | Selkowitz Carousel Pavil-

ion, both of which marry modern design to the natural landscape. These sustainable structures, along with the Leed Platinum Certified Whittingham Discovery Center, offer a balance to the city's urban environment not only for the business community but particularly for underserved youth and their families.

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Mill River Park adds vital green space to downtown Stamford. *Photographs Courtesy the Mill River Park Collaborative*.



At Mill River Park, nature meets culture in the forms of free, year-round programming and in such modern, sustainable structures as the Brownstein | Selkowitz Carousel Pavilion.



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More Americans are finding Portugal an expatriate's paradise

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

Amid the reelection of President Donald J. Trump, many affiuent Americans are setting their sights on opportunities abroad. Their top choice is Portugal, Europe's westernmost country, which is experiencing a notable surge in residency requests.

"We've already seen a 50% increase in American families moving to Portugal this year, but following the U.S. election results, inquiries have tripled, with Americans now making up over 25% of international expat inquiries," said Paul Stannard, founder of Portugal Pathways, a relocation organization supporting wealthy expatriates. "Many seek guidance on navigating the relocation process, from property and location scouting to education, wealth management, tax planning and integration support...."

Added Colleen Showalter, founder of Portugal The Place, which assists people moving to Portugal: "We're seeing record inquiries from U.S. citizens seeking support. As an American family who moved to Portugal years ago, we understand the questions people face as they consider relocating their lives, businesses and pets to Portugal.

"Having someone who understands the process is key to easing the challenges of location scouting, property research and navigating residency requirements. It's essential for families to do their research and consult professionals who not only know Portugal but also understand the specific needs of Americans relocating to Portugal."

Why Portugal? Ranked seventh on the Global Peace Index, 22nd on the World Index of Healthcare Innovation, 24th in education by U.S. News & World Report and 44th in GDP-PPP (gross domestic product measured by purchasing power parity) by Global Finance Magazine, Portugal also has a classic Mediterranean climate, with more than 300 days of sunshine annually, although it actually lies on the Atlantic Ocean.

For those of us who count ourselves among the country's descendants, the culture -- which draws on its historical place as a nexus of the three Abrahamic faiths -- may hold the greatest appeal. The fado, or Portuguese blues, contains melismas that echo the music of Islam and Judaism, faiths that played a role in the country's development, just

as the prized textiles and tiles (azulejo) contain nonfigurative, filigree elements that recall Judaica and Islamic arts. Some of the churches and cathedrals also contain architectural elements emblematic of al-Andalus, the Muslim civilization that ruled the Iberian Peninsula -- of which Portugal is part, along with Spain -- from 711 to 1492.

The food is an unexpected delight perhaps, a classic Mediterranean diet with an emphasis on fish -- the Portuguese are sea-crazy -- fruits, vegetables, legumes and olive oil. But there are particular treats, like the col verde (kale soup); linguiça (spicy paprika sausage); bacalhau (salt cod fish stew); cod-fish cakes; beef kabobs; porridge with tuna or fried into sticks; and custard tarts, to name a few. The staple is, of course, pão, or bread, in its most basic form a floured, doughy creation made into loaves and individual rolls and bought fresh daily. On its most elevated plane is massa sovada, the sweet bread that is a doughy, sugary slice of heaven, particularly at Christmastime. (Look for these and other items at Portuguese markets and restaurants in Westchester County as well as restaurants in Fairfield County.

Add in the country's mix of multicultural cities and piquant countryside and coastline, and you have the recipe for a top 10 place on the happiness index.

Like other savvy "Mediterranean" countries, Portugal is sweetening the pot. One key attraction is the Golden Visa residency-by-investment program, which grants residency rights to those who invest €500,000 (\$536,500) in one of Portugal's government alternative investment funds approved for Golden Visa. The program requires only a seven-day annual stay in Portugal, allows freedom of movement across 29 Schengen-area countries and offers a streamlined path to citizenship after five years.

Additionally, Portugal's Non-Habitual Residency (NHR) tax status -- although set to phase out soon -has historically offered favorable tax rates for expats. However, tax benefits should not be the primary incentive for U.S. citizens as they remain liable for U.S. taxes even when living abroad, due to the U.S. practice of citizenship-based taxation.

The Portuguese government is seeking to offset that with a new tax scheme for 2025, known as the NHR 2.0 tax status, aimed at attracting entrepreneurs, researchers, high-skilled professionals and scientists.

Additionally, it plans to introduce a 0% tax rate on the first €35,000 (\$37,093) of income for individuals under 35, along with incremental tax adjustments. This is another initiative to lure talent to Portugal, following the growing number of entrepreneurs who are choosing the country as their European base for both life and business.

Nonetheless, Portugal is not without its challenges. The mitigating climate that keeps winters rainy and summers hot also keeps ocean temperatures cool and dwellings often unheated and moldy. The cash-based economy, with its bureaucracy, unemployment and spotty infrastructure, may also offer a lower and slower standard of living than wealthy, credit card-happy, gotto-have-it-now Americans are certainly used to.

And while the country ranks eighth in the world in English proficiency on the EF English Profiency Index (EF EPI), you'll need some Portuguese, with its tricky pronunciations, for official transactions. It helps if you know another Romance language, particularly Spanish, although you should never assume that they are the same.

Sasha Young Da Silva, a cross-border tax and estate planning lawyer at Concepcion Global, added that relocating to Portugal requires navigating complex tax, estate and financial planning considerations:

"Moving abroad is a significant step for U.S. citizens, especially with ongoing tax obligations and logistical challenges. Still, the demand for what Portugal offers is undeniable."



Lisbon is Portugal's pastel-colored capital.



Decorative tiles are an important aspect of Portuguese culture, as is what it depicts -- fado, which is to Portugal what flamenco music is to Spain.



The façade of this tony house in Porto, Portugal, is covered with antique tiles (azulejo), painted ceramics that are a major part of Portuguese architecture.



Portugal's favorite son Cristiano Rinaldo captains and plays forward for the national soccer (football) team.

WESTCHESTER Keri-I Sloat: Physi Rehal Snrin:

U.S. Bankruptcy Court

White Plains and Poughkeepsie

Local business cases, Nov. 13 - 19

60 Maple Drive LLC, Stony Point, Hannah Tauber, principal, 24-22989-SHL: Chapter 11, assets and liabilities \$100,000 - \$500,000. Attorney: Allen A. Kolber.

24 Stern Street LLC: Spring Valley, Sam Gluck, member, 24-22999-SHL: Chapter 7, assets and liabilities \$100,000 - \$500,000. Attorney: pro se.

169 Wayne LLC, Monsey, Hannah Tauber, principal, 24-23005-KYP: Chapter 11, assets and liabilities \$100,000 - \$500,000. Attorney: Allen A. Kolber.

AKRK Bethany Holdings LLC, Monsey, Benjamin Israel, president, 24-23015-SHL: Chapter 11, assets and liabilities \$1 million - \$10 million. Attorney: pro se.

U.S. District Court, White Plains

Local business cases, Nov. 13 - 19

Arlind LLC, LaGrangeville, et al, vs. Coterie Insurance Agency, Cincinnati, Ohio,

24-cv-8605-NSR: Insuranc, removal from Dutchess Supreme Court. Attorney: Douglas J. Steinke.

Lockfabric System LLC, Tuxedo, New York, et al, vs. Andrzej Duda, Poland,

24-cv-8670-CS: Trademark infringement. Attorney: Sean M. Holas.

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 Keri-Lynn Chery, Sloatsburg vs. SHK Physical Therapy and Rehabilitation Services, Spring Valley, et al, 24-cv-882-NSR: Race discrimination. Attorney: Diego O. Barros

Regeneron Pharmaceuticals Inc., Tarrytown vs. Sanofi Biotechnology SAS, France, et al, 24-cv-8751-PMH: Breach of contract. Attorney: Hillary Weaver.

Leonard R. Kearns, Chinquapin, North Carolina vs. Pilot Travel Center 394, Newburgh, et al, 24-cv-8754: Personal injury, removal from Orange Supreme Court. Attorney: Sheila S. Rosenrauch.

Jose W. Ojeda vs. Hopkins Build Corp., Irvington, et al, 24-cv-8774-NSR: Fair Labor Standards Act. Attorney:

Victoria Spagnolo. Unite Here Retirement Fund, White Plains vs. Six Flags Great Adventure, Jackson, New Jersey, 24-cv-8803: Employee Retirement Income Security Act. Attorney: Jeremy E. Meyer.

DEEDS

Above \$1 million

130-132 East Main Street LLC, Mount Kisco. Seller: KH Realty II LLC, White Plains. Property: 130-132 Main St., Mount Kisco. Amount: \$3.1 million. Filed Oct. 23.

340 Croton Lake LLC, New York. Seller: CIRR Trust, New York. Property: 340 Croton Lake Road, Bedford. Amount: \$6.5 million. Filed Oct. 22.

570 Main at Crossroads LLC, Monroe. Seller: 570 Main Street Realty Corp., New Rochelle. Property: 570 Main St., New Rochelle. Amount: \$2.1 million. Filed Oct. 22.

Cartus Financial Corp., Danbury, Connecticut. Seller: Brennan Nugent, Harrison. Property: 7 Patricia Court, Harrison. Amount: \$2.9 million. Filed Oct. 22.

Gladstone, Lisa, Rye. Seller: Cobble Creek Builders North America Inc., Purchase. Property: 10 Dorann Road, Harrison. Amount: \$3.4 million. Filed Oct. 22. JAF Builders Corp., Scarsdale. Seller: Kimberly A. Thornton, Scarsdale. Property: 36 Secor Road, Scarsdale. Amount: \$1.3 million. Filed Oct. 25.

Moura, Abel, New Rochelle. Seller: Jemar Realty Associates LLC, Rye. Property: 19 Third Ave., Pelham. Amount: \$1.2 million. Filed Oct. 25.

ST 17 Heathcote Ventures LLC, Scarsdale. Seller: Beyond 100 Inc., Wilmington, Delaware. Property: 17 Heathcote Road, Scarsdale. Amount: \$5.3 million. Filed Oct. 25.

Zheng, Xiaozhen, Scarsdale. Seller: Meranti Management LLC, Scarsdale. Property: 10 Crossway, Scarsdale. Amount: \$1.7 million. Filed Oct. 23.

Below \$1 million

1 Gard Avenue LLC, Mount Kisco. Seller: Anu Sharma, Ossining. Property: 1 Gard Ave., Yonkers. Amount: \$585,000. Filed Oct. 21.

130 Lake Kitchawan LLC, Bedford Hills. Seller: Town of Lewisboro, South Salem. Property: 130 Lake Kitchawan Drive, Lewisboro. Amount: \$251,000. Filed Oct. 25.

144 Old Buying Lake Street Group LLC, Harrison. Seller: Dennis Scanlan, Harrison. Property: 144 Old Lake, Harrison. Amount: \$375,000. Filed Oct. 21.

184 Rumsey LLC, Bronx. Seller: Emmanuel Baidoo, White Plains. Property: 31 Rogers St., Eastchester. Amount: \$783,000. Filed Oct. 23.

228 West Street LLC, Dobbs Ferry. Seller: US Bank NA, Lewisville, Texas. Property: 228 West St., Mount Kisco. Amount: \$570,000. Filed Oct. 24.

253 MRG LLC, White Plains. Seller: 253 Mamaroneck Avenue Corp., Eastchester. Property: 253 Mamaroneck Ave., White Plains. Amount: \$135,000. Filed Oct. 25.

4 Baldwin Ave LLC, Scarsdale. Seller: Anthony V. Ilardi, Larchmont. Property: 4 Baldwin Ave., Mamaroneck. Amount: \$735,000. Filed Oct. 22 Ben Brown Development Inc., Brooklyn. Seller: Roger C. Stewart, Mount Vernon. Property: 31 Cottage Ave., Mount Vernon. Amount: \$590,000. Filed Oct. 22.

Bhuyan, Jesmin, Briarwood. Seller: Diligent Realty Ventures & Management LLC, Bethpage. Property: 20 Rockledge Road, North Castle. Amount: \$690,000. Filed Oct. 23.

Binda, Donna, Delaware, Ohio. Seller: Geno Construction Group Corp., Mahopac. Property: 1718 Jessica Court, Yorktown. Amount: \$959,000. Filed Oct. 24.

Castleross 324 LLC, Dobbs Ferry. Seller: Bank of America NA, Anaheim, California. Property: 324 Woodworth Ave., Yonkers. Amount: \$260,000. Filed Oct, 25.

CMGBSW Corp, Scarsdale. Seller: Palisades Collection LLC, et al, White Plains. Property: 39 11th Ave., Mount Vernon. Amount: \$395,000. Filed Oct. 22.

D2g Realty LLC, White Plains. Seller: Michael P. Amodio, White Plains. Property: 1131 Nepperhan Ave., Yonkers. Amount: \$376,000. Filed Oct. 23.

Desosa, Alexandra M., Bronx. Seller: Lucki23 LLC, Kissimmee, Florida. Property: 17 Cross Hill Ave., Yonkers. Amount: \$620,000. Filed Oct. 23.

Elliston, Ruby, Bronx. Seller: TNK Management LLC, Mount Vernon. Property: 633 S. Fifth Ave., Mount Vernon. Amount: \$795,000. Filed Oct. 22.

Godoy, Fabian, New Rochelle. Seller: M&D Welsh Associates Inc., New Rochelle. Property: 700 Webster Ave., New Rochelle. Amount: \$710,000. Filed Oct. 22.

GS 157 Ellwood LLC, Spring Valley. Seller: Reverse Mortgage Solutions Inc., Houston, Texas. Property: 157 Ellwood Ave., Mount Vernon. Amount: \$475,000. Filed Oct. 25.

Hawley Road Extension LLC, Waccabuc. Seller: Cipa Dichter, New York. Property: 272 Hawley Road, Lewisboro, North Salem. Amount: \$820.000. Filed Oct. 24. **Haye, Conrad,** Mount Vernon. Seller: Milkim Realty Corp., Mount Vernon. Property: 50 South Fourth Ave., Mount Vernon. Amount: \$475,000. Filed Oct. 22.

Hilmer, Andreas, Irvington. Seller: 19 South Eckar Street Inc., Irvington. Property: 19 S. Eckar St., Greenburgh. Amount: \$850,000. Filed Oct. 22.

Kesner, Rubin, Yonkers. Seller: 1688 Holding LLC, Flushing. Property: 1155 Warburton Ave., 2D, Yonkers. Amount: \$354,000. Filed Oct. 22.

Lorenzo, Wilson J. C., Peekskill. Seller: 1718 Westchester Avenue LLC, Croton-on-Hudson. Property: 1718 Westchester Ave., Peekskill. Amount: \$641,000. Filed Oct. 23.

Nelson, Daniel D., Eastchester. Seller: Ross Roofing LLC, Bronx. Property: 12 Prospect Ave., Eastchester. Amount: \$840,000. Filed Oct. 22.

Nrecaj, Bernard, Eastchester. Seller: J&M Property Ventures LLC, Bronx. Property: 80 Park Ave., Eastchester. Amount: S690.000, Filed Oct. 24.

Pena, Miriam, Yonkers. Seller: Deal House Capital Fund II LLC, Mamaroneck. Property: 77-81 Rossmore Ave., Yonkers. Amount: \$810,000. Filed Oct. 24.

Persheff, Christopher, Yonkers. Seller: 1688 Holding LLC, Flushing. Property: 1155 Warburton Ave., 1D, Yonkers. Amount: \$320,000. Filed Oct. 24.

Pllumaj, Pranvera, Mount Vernon. Seller: MEM FLIPP Corp., Bronxville. Property: 82 Carhart Ave., White Plains. Amount: \$825,000. Filed Oct. 23.

Rave Man Real Estate LLC, Amston, Connecticut. Seller: Lau Alex, South Salem. Property: 10 Bisbee Drive, Lewisboro. Amount: \$765,000. Filed Oct. 22.

sion : Cipa perty: isboro, Sales, Sitembile, Peekskill. Seller: MTS29 LLC, Mahopac. Property: 32 Poplar Circle 17-6, Peekskill. Amount: \$476,000. Filed Oct. 22.

> US Bank Trust Company NA, West Palm Beach, Florida. Seller: US Bank NA, West Palm Beach, Florida. Property: 59 Ellis place, Ossining. Amount: \$10, Filed Oct. 21.

Verni, Marielle, Brooklyn. Seller: Lady Carter Holdings LLC, Yorktown Heights. Property: 31 South Road, Bedford. Amount: \$980,000. Filed Oct. 24.

JUDGMENTS

Ali, Zain, Mount Vernon. \$18,504 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Andreoli Jr., Angelo, Mamaroneck. \$2,728 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 10.

Berisha, Adam, Katonah. \$3,455 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Bragaglia, Kathrine, Yonkers. \$2,051 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 9.

Celaj, Elisa, Cortlandt Manor. \$9,797 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Chichester, Christopher, Goldens Bridge. \$15,380 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Cummings, Brenda, Purchase. \$11,496 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 16.

Davis, Joseph, Peekskill. \$1,884 in favor of Granite Check Cashing Service Inc., Ossining. Filed Oct. 9.

Dwyer, Michael J., Ossining. \$8,243 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 18.

Echavarria, Maximo M., Yonkers. \$4,961 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Eleven Sofio Inc., et al, Coral Springs, Florida. \$87,249 in favor of GCM Capital LLC, White Plains. Filed Oct. 17.

Estevez, Andrew, Yonkers. \$2,984 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 9.

Flores, Gilbert, Katy, Texas. \$27,543 in favor of GCM Capital LLC, White Plains. Filed Oct. 18.

31

MECHANIC'S LIENS

1060 Nepperhan Avenue

LLC, Yonkers. \$71,112 in favor

of Domani Inspection Services

Inc., Lynbrook. Filed Nov. 7.

30 Broad Development

LLC, Port Chester. \$321,367 in

favor of County-wide Masonry

Corp., Mount Vernon. Filed Oct.

56 Prospect Holdings LLC,

Yonkers. \$47,932 in favor of

Central Plumbing Specialties

\$28,050 in favor of New Direct

Cabinets LLC, Dayton, New

793 Yonkers LLC, Yonkers.

Construction Inc., Astoria. Filed

Allstate Acquisitions LLC,

New Rochelle. \$211,699 in

favor of Morrow Equipment

Company LLC, Salem. Filed

Brooks Shopping Center

of ABCO Maintenance Inc.,

Staten Island. Filed Oct. 31.

Harrison. \$44,364 in favor

of Innov8tive Environmental

Service, Valhalla. Filed Oct. 31.

Greenburgh. \$12,400 in favor

of United City Tech Corp, White

Carchipulla, Diego,

Mahajan, Avnish,

Plains. Filed Oct. 29.

LLC, Yonkers. \$17,661 in favor

\$8,514 in favor of Ceprine

Co., Yonkers. Filed Nov. 6.

70 Pier LLC, Yonkers.

Jersey. Filed Nov. 6.

Nov. 4.

Oct. 28.

Flores, Noe A., Harrison. \$3,063 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 8.

Gallo, Sonia, Shrub Oak. \$9,495 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 9.

Garcia, Alfredo, Port Chester. \$13,263 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Gonzalez, Noemi Y., Yonkers. \$2,674 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 7.

Grance, Diego, Port Chester. \$2,798 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 10.

Guardiola, Bianca, Yonkers. \$3,577 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 9.

Gurgitano, Jose D., Yonkers. \$4,831 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 18.

Henry, Rahlik, Yonkers. \$7,434 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Hernandez, Landy M. L., Mohegan Lake. \$10,766 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Janus, Lorraine, North Salem. \$2,529 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 18.

Karim, Loukili, Pelham. \$20,034 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Lanzetta, Pasquale, Scarsdale. \$10,302 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 11.

Laudo, Lucy, Somers. \$3,631 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Leon, Amaury S., Mount Vernon. \$13,533 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Mahorn, Garth, Yonkers. \$3,855 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 18. Manzueta, Angel M., Yonkers. \$3,871 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 9.

Marcos, Kevin R., Bedford Hills. \$14,369 in favor of JPMorgan Chase Bank Na, Wilmington, Delaware. Filed Oct. 18.

Morao, Renato K., Mount Vernon. \$9,964 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Naclerio, Joanne, White Plains. \$8,958 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Netanias, Medina, Yonkers. \$5,157 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Oropeza, Julio, Yonkers. \$6,253 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9. \$32,044 Bank, N. Oct. 16. Simpso

Oropeza, Julio, Yonkers. \$3,851 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

O'Sullivan, Deirdre A., Yonkers. \$9,692 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Palacio, Melissa, Mount Vernon. \$5,437 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 18.

Pandolfi, Marc, Ardsley. \$30,375 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Parra, Aneudy R., Yonkers. \$3,443 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Plummer, Rebecca, White Plains. \$11,063 in favor of Citibank NA, Sioux Falls, South Dakota, Filed Oct. 8.

Prylucki, Andrew, Harrison. \$9,955 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 18

Quinton, Grace, Port Chester. \$15,392 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 8.

Reyes, Javier C., Yorktown Heights. \$8,728 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9. **Rincon, Derek,** Bronxville. \$4,163 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Rodriguez, Omar D., Peekskill. \$5,286 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 18.

Ruano, Jimmy J., Peekskill. \$15,678 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Saldana, Juan, Yonkers. \$6,154 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 18.

Sayegh, Robert J., Yonkers. S2,446 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 16.

Silva, Maria M., White Plains. \$20,649 in favor of Discover Bank, New Albany, Ohio. Filed

Simpson, David, Elmsford. \$2,921 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Tobin, Angie, Mamaroneck. \$5,545 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Ukazu, Chioma P., Mohegan Lake. \$9,234 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 8.

Vargas, Daniel, Yonkers. \$5,997 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 11.

Watson, Dane, White Plains. \$8,809 in favor of JPMorgan Chase Bank Na, Wilmington, Delaware. Filed Oct. 18.

Wynter, Lynel, Mount Vernon. \$11,500 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Oct. 18.

h **Yumbla, Yassel O.,** Yonkers. \$2,037 in favor of Discover Bank, New Albany, Ohio. Filed n. Oct. 18.

> Yunga, Concepcion P., Sleepy Hollow. \$5,230 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 9.

Zapata, Mazo Esteban, Yonkers. \$8,331 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 10.

FEDERAL TAX LIENS

\$10,000 or greater,

Westchester County, Nov. 13 - 19

Bedford Pool Service Inc.: Bedford, 2020 - 2022 quarterly taxes and failure to file correct information, \$52,561.

Breschel, David: Chappaqua, 2010 - 2014, 2016, 2018 -2019, 2021 - 2023, personal income and failure to collect employment taxes, \$136,732.

Ciulla, Michael F.: Irvington, 2021 personal income, \$93,796.

Decker, C.E.: Irvington, 2021 personal income, \$93,796.

DPC II Viking Blocker LLC: Rye, 2022 corporate income, \$203,171.

Fell, Norman C.: Yonkers, 2023 failure to collect employment taxes, \$615,657.

Liriano, Ana: Yonkers, 2018 personal income, \$14,648.

Mascetta, William: Yonkers, 2023 failure to collect employment taxes, \$611,972.

Munsch, Peter and Alison Munsch: Pound Ridge, 2020, 2022 personal income, \$20,459.

Pimentel, Manuel M.: Yonkers, 2023 personal income, \$69,649.

Schilmeister, Barry and Terry Schilmeister: Millwood, 2015 personal income, \$83,072. **TTA Model & Talent Management Inc.:** Somers, 2018, 2022 - 2024 corporate and quarterly taxes, \$22,800.

LIS PENDENS

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

American Express Bank FSB, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$230,000 affecting property located at 62 Van Wart St., Elmsford. Filed Oct. 11.

Anderson, Annet, as owner. Filed by Bayview Loan Servicing LLC. Action: Foreclosure of a mortgage in the principal amount of \$250,000 affecting property located at 31 McFadden Circle, Yonkers. Filed Oct. 28.

Argent Mortgage Company LLC, as owner. Filed by US Bank Trust NA. Action: Foreclosure of a mortgage in the principal amount of \$386,000 affecting property located at 523 Colony Drive, Hartsdale. Filed Oct. 24.

Ayala, Maria, as owner. Filed by New Residential Mortgage Loan Trust 2017-1. Action: Foreclosure of a mortgage in the principal amount of \$312,000 affecting property located at 17 Park Place, New Rochelle. Filed Oct. 11.

Baylock, Jerome, as owner. Filed by Freedom Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$279,000 affecting property located at 11 Bryant Ave., Elmsford, Filed Oct, 28.

Bilby, Bryan- Heir, as owner. Filed by The Bank of New York Mellon Trust Company NA. Action: Foreclosure of a mortgage in the principal amount of \$544,000 affecting property located at 968 Heritage Hills, Unit C, Somers. Filed Oct. 18.

Caldwell & Walsh Building Construction Inc., as owner. Filed by MCI Contracting Corp. Action: Foreclosure of a mortgage in the principal amount of \$158,000 affecting property located at 127 S. Broadway, Yonkers. Filed Oct. 30. Credit Acceptance Company RP, as owner. Filed by The Bank of New York Mellon Trust. Action: Foreclosure of a mortgage in the principal amount of \$275,000 affecting property located at 41 Brookdale Circle, New Rochelle. Filed Oct. 11.

Guerrero, Erika L., as owner. Filed by Freedom Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$279,000 affecting property located at 106 Dale Ave., Ossining. Filed Oct. 18.

Iloh, Nkiruka J., as owner. Filed by Municipal Credit Union. Action: Foreclosure of a mortgage in the principal amount of \$408,000 affecting property located at 299 Sickles Ave., New Rochelle. Filed Oct. 17.

JPMorgan Chase Bank NA, as owner. Filed by Deutsche Bank National Trust Company. Action: Foreclosure of a mortgage in the principal amount of \$345,000 affecting property located at 225 High Ridge Court. Peekskill, Filed Oct. 21.

Meinecke, Christa H., as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$544,000 affecting property located at 23 Ivanhoe Place, Yonkers. Filed Oct. 22.

Needleman, Hollis, as owner. Filed by Citimortgage Inc. Action: Foreclosure of a mortgage in the principal amount of \$490,000 affecting property located in Mount Vernon. Filed Oct. 16.

Negron, Dawn, as owner. Filed by UMB Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$332,000 affecting property located at 115 DeHaven Drive, Unit 103, Yonkers. Filed Oct. 24.

Whyte, Claudette, as owner. Filed by HSBC Bank USA National Trust. Action: Foreclosure of a mortgage in the principal amount of \$448,000 affecting property located at 233 Terrace Ave., Mount Vernon Filed Oct. 22

s, S448,000 affecting propert located at 233 Terrace Ave., Mount Vernon. Filed Oct. 22. **PH Huguenot RMR LLC**,

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

Sole Proprietorships

G Thangz, 98 South Fulton Ave., Mt Vernon 10550. c/o Genaya Harney. Filed Oct. 24.

Glam Glow Candles, 657 Washington Ave., Pleasantville 10570. c/o Natasha Frieary. Filed Oct. 15.

Healthcare Destiny Helpers Agency, 67 Sherwood Ave., Ossining 10562. c/o Ronda Osborne-Maroon. Filed Oct. 23.

Imagine That 124, 38 Park Drive, Eastchester 10709. c/o. Filed Oct. 30.

Lady Jane Jewelry, 29 Langdon Ave., Irvington 10533. c/o. Filed Oct. 30.

Leos Mexican Bites, 34 S Broadway, 102, Whiteplains 10601. c/o Leobardo Cabanas Serrano, Filed Oct. 24.

Martin Party, 41 Park Hill, Yonkers 10701. c/o Martin de Jesus Lopez. Filed Oct. 28. 23

Music & Memories With Donna. 520 Westbrook Drive. Cortlandt Manor 10567. c/o Donna Torre, Filed Oct. 29.

Nueva Image, 5 Old Mamaroneck Road, White Plains 10605. c/o Marcos Hernandez. Filed Oct. 23.

Pc Stitch Lab, 82 Exchange Place, Portchester 10573. c/o Cindy Gabriela Valdovinos. Filed

Pressure Salon & Boutique, 39 Park Hill Ave., Yonkers 10701. c/o Michelle Velazquez. Filed Oct. 28.

Oct. 18.

Prestige Vendors, 193 Ashburton Ave., Yonkers 10701. c/o Leslie Martini. Filed Oct. 28.

Pujols Mbc, 501 E Boston Post Road, Mamaroneck 10543. c/o Alfredo A. Pujols. Filed Oct. 17.

Qingyueju Artworks Co, 235 Dobbs Ferry Road, White Plains 10607. c/o Lily Zhang. Filed Oct. 22.

Ramirez Sprinklers System, 57 Clinton St., Apt 1, Port Chester 10573. c/o. Filed Oct. 30.

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

Questions and comments regarding this section should be directed to:

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

Rayvor Recovery, 30 S 13th Ave., Mt Vernon 10550. c/o Bernard Dixon. Filed Oct. 24. Rio Love, 409 Elendale Ave., #2, Port Chester 10573. c/o

Nivea Fernandes. Filed Oct. 22. **Royalty Lighting &** Elecrical, 105 King St. Pleasantville 10570. c/o Bryan

Vallejo. Filed Oct. 24.

Salud Magic, 230 Washington Ave., Pleasantville 10570. c/o Joffre Quezada. Filed Oct. 29.

Sarays Beauty Salon, 86 School St., Yonkers 10701. c/o Kirsia Brito Garcia. Filed Oct.

HUDSON VALLEY

BUILDING LOANS

Above S1 million

158 and 160 Eckerson LLC as owner. Lender: Spreo Capital Manager LLC. Property: 170 W. Eckerson Road, Spring Valley. Amount: \$1.6 million. Filed Oct. 10

158 and 160 Eckerson LLC. as owner. Lender: Spreo Capital Manager LLC. Property: 162 and 166 W. Eckerson Road, Spring Valley. Amount: \$3 million. Filed Oct. 10.

ACI Realty NY LLC, as owner. Lender: Northeast Community Bank. Property: 5 Jeffrey Place, Monsey. Amount: \$3.2 million. Filed Oct. 8.

Frieder, Avraham and Chana Frieder, as owner. Lender: TD Bank NA. Property: 20 Aselin Drive, Spring Valley. Amount: \$1.8 million. Filed Oct 10

Reserve At Clarkstown LLC, as owner. Lender: Arbor Realty SR Inc. Property: 13 Parrott Road, West Nyack. Amount: \$39.9 million. Filed Oct. 2.

Below \$1 million

30 Lafavette LLC. as owner. Lender: Wisdom Equities LLC. Property: 30 Lafayette Road, Tappan. Amount: \$73,000. Filed Oct. 15.

Hedgerow Properties LLC, as owner. Lender: Kiavi Funding Inc. Property: 29 Blauvelt Ave., West Haverstraw. Amount: \$325,600. Filed Oct. 8.

Lendingone LLC, as owner. Lender: TH Holloran LLC, Property: 85 Holloran Road, New Windsor, Amount: \$209,000. Filed Oct. 25.

Pro Enterprises 3 Inc., as owner. Lender: Kiavi Funding Inc. Property: 41 Prairie Ave., Suffern. Amount: \$503,400. Filed Oct 3

RFIF 4 LLC. as owner. Lender: 11 Canterbury D&D LLC. Property: 11 Canterbury Lane, Suffern. Amount: \$800,000. Filed Oct. 10.

DEEDS

Above \$1 million

196 Ohland Road LLC, Stanfordville. Seller: Casa Ohland LLC, Brooklyn. Property: in Stanford. Amount: \$3.8 million. Filed Oct. 10.

413 Pheasant Run LLC, Westbury. Seller: Pheasant Run Realty LLC. Darien. Connecticut. Property: 413 Pheasant Run, Amenia, Amount: \$18.5 million. Filed Oct. 1.

8 Miriam LLC, Brooklyn. Seller: Chaim Leser, Monsey. Property: 8 Miriam Lane, Monsey. Amount: \$1.5 million. Filed Oct. 29.

Bull Moose Ranch LLC, Placida, Florida. Seller: American Homes Upstate LLC, Scottsdale, Arizona, Property: 24 Snowy Owl Court, Amenia. Amount: \$18.4 million. Filed Oct. 2.

Casella Waste Management of New York Inc., Rutland, Vermont. Seller: Millbrook Properties LLC, Poughkeepsie. Property: 5275 Route 44, Amenia. Amount: \$2 million. Filed Oct. 2.

Farm NY LLC, LaGrangeville. Seller: Trilby E. Sieverding, Red Hook. Property: 62 Robinwood Lane, Union Vale. Amount: \$9.8 million. Filed Oct. 8.

Friedman. Alexandra. et al, Spring Valley. Seller: Druid Court LLC, Suffern. Property: 7 Druid Court, Montebello. Amount: \$1.1 million. Filed Oct. 28

JYUC Har Habarzel LP, Cedarhurst. Seller: Pawling LG LLC, Brooklyn. Property: in Pawling. Amount: \$5.3 million. Filed Oct. 3.

Ryan, Martyn and Alexis Starke, Piermont. Seller: Cartus Financial Corp., Danbury, Connecticut. Property: 850 Piermont Ave., Piermont. Amount: \$1.7 million. Filed Oct. 28.

Below \$1 million

36 Sunny Ridge LLC, Spring Valley, Seller: John K, and Irene K. Kim, Spring Valley. Property: 38 Sunny Ridge Road, Spring Valley. Amount: \$820,000. Filed Oct. 29.

95 Cannon Street LLC, Poughkeepsie. Seller: Red Investors LLC, Poughkeepsie. Property: in city of Poughkeepsie. Amount: \$200,000. Filed Oct. 3.

AGM Estates LLC, Monroe. Seller: Russell J. Cascio, Wappinger Falls, Property: 5 Doyle Drive, Wappinger. Amount: \$187,000. Filed Oct. 9.

Atrani LLC, Poughkeepsie. Seller: Wa12 LLC, The Villages, Florida. Property: 1 Spackenkill Road, town of Poughkeepsie. Amount: \$225,000. Filed Oct. 9

Best Treats LLC, Monroe. Seller: RC Home & Office Solutions Inc., Patterson. Property: 149 N. Hamilton St., city of Poughkeepsie. Amount: \$495,000, Filed Oct. 1.

Bova Daniel, Poughkeepsie. Seller: 239 All Angels LLC, Wappinger Falls. Property: in Pleasant Valley. Amount: \$350.000. Filed Oct. 1.

Brower Boulevard Holdings LLC, Staatsburg. Seller: Christine C. Jones, Chatham. Property: in Hyde Park, Amount: \$21,500, Filed Oct. 1.

> Buxbaum, Shea, Monsey. Seller: Lucky Start LLC, Monsey. Property: 202 Blauvelt Road, Monsey. Amount: \$790,000. Filed Oct. 29

Cohen, Elizabeth L., Jersey City, New Jersey. Seller: Atlas Prime Properties Inc., Wappinger Falls. Property: 172 Cream St., Hyde Park. Amount: \$950,000, Filed Oct. 7.

Commercial Holdings of Poughkeepsie LLC, Pleasant Valley. Seller: Redl Real Estate LLC, Poughkeepsie. Property: in town of Poughkeepsie. Amount: \$650,000. Filed Oct. 2.

County Rockland Rentals LLC, Nanuet. Seller: Toni Morrison Foundation, Nyack. Property: 45 and 48 First St., Haverstraw, Amount: \$675.000. Filed Oct. 24.

DSLL LLC. Millerton. Seller: Northern Dutchess Properties LLC, New York. Property: in Amenia. Amount: \$368,000. Filed Oct. 1.

Ellen Jane Bloom Trust, Lake Katrine, Seller: 25 Old Farm Road Development LLC, Poughkeepsie. Property: in Red Hook. Amount: \$85,000. Filed Oct. 2.

Front Porch Properties LLC, Wappinger Falls. Seller: Joann Rohrssen. Poughkeepsie. Property: in city of Poughkeepsie. Amount: \$290,000. Filed Oct. 4.

Green Hedges LLC, Piermont. Seller: Barbara Cook and Joseph Recupero, Blauvelt. Property: 15 Green Hedges Lane, Blauvelt. Amount: \$945,000. Filed Oct. 23.

Greene Elizabeth Vought, Katonah. Seller: Kingston

Filed Oct. 8.

Hampton NY LLC, Brooklyn. Seller: Wolf, Yitzchok, Airmont. Property: 27 Hampton Road, Airmont. Amount: \$200,000. Filed Oct. 24.

Jones, Kasheem, Brooklyn. Seller: Bright Futures Capital LLC, Poughkeepsie. Property: 31 Hickman Drive, Hopewell Junction. Amount: \$640.000. Filed Oct. 8.

Lofaso, Thomas, Carmel. Seller: Toll Van Wyck, LLC, Fort Washing.ton, Pennsylvania. Property: 3528 Bennington Drive, Fishkill. Amount: \$639,500. Filed Oct. 8.

Marsala Jr., Paul J., Hempstead. Seller: Lore Land Development Ltd., Red Hook. Property: 400 Round Lake Road, Milan. Amount: \$530,000. Filed Oct. 9.

Mid-Hudson Development Corp., Hopewell Junction. Seller: 8 High Street Holdings LLC, Wappinger Falls. Property: in East Fishkill. Amount: \$157,500. Filed Oct. 8.

Mongiello Deborah,

Setauket. Seller: Toll Van Wyck LLC, Fort Washington, Pennsylvania. Property: in Fishkill. Amount: \$730,000. Filed Oct. 1.

MYR 7 24 Trust, et al, Brooklyn. Seller: 151 Blauvelt LLC, Monsey. Property: 153 Blauvelt Road, Monsey. Amount:

\$500,000. Filed Oct. 28. **Ouaker Lane Pond LLC.** Hvde Park. Seller: George M. Sinon, Poughkeepsie. Property: 216 S. Quaker Lane, Hyde Park. Amount: \$325,000. Filed

R&M Remodeling LLC,

Oct. 4.

Peekskill. Seller: Laura Leigh Oakley, Deerfield Beach, Florida. Property: in East Fishkill. Amount: \$276,500. Filed Oct. 2.

Real Astate Flip LLC, Monroe. Seller: Eliot Perez, Hvde Park, Property: 1608 Route 9G. Hyde Park. Amount: \$250,000. Filed Oct. 10.

Remsen MNY LLC, Monsey. Seller: David Neumann, Monsey, Property: 181 Remsen Ave., Monsey. Amount: \$953,000. Filed Oct. 29.

Avenue NY LLC. New York. Property: 17 S. Elm St., city of Beacon. Amount: \$510,000.

WESTCHESTER COUNTY & HUDSON VALLEY

WESTCHESTER COUNTY & HUDSON VALLEY

Schindler, Jonas, Brooklyn. Seller: Integrity Systems Technologies LLC, Stamford, Connecticut. Property: 7 Stanford Court, Rhinebeck. Amount: \$925,000. Filed Oct.

SGB Realty Group LLC, Monroe. Seller: Stephen J. Grznar Jr., Brick, New Jersev, Property: 21 Polhemus St., Tappan. Amount: \$315,000. Filed Oct. 24.

Smith, Brian K., Simsbury, Connecticut. Seller: Toll Northeast V Corn. Fort Washington, Pennsylvania. Property: 243 Superior Court, Wappinger Falls. Amount: \$602,500. Filed Oct. 7.

Woo, Ming Sum, Beacon. Seller: TNM Properties I LLC, Poughkeepsie, Property: in city of Beacon. Amount: \$525,000. Filed Oct. 3.

Wootton, Samuel, Rhineheck Seller: Persimmon Projects LLC. Rhinebeck. Property: in Rhinebeck. Amount: \$809,500. Filed Oct.

JUDGMENTS

Adams, Prince, Middletown. \$5,774 in favor of Citibank, Sioux Falls, South Dakota. Filed Oct. 17.

Ahmad, Naheed, Middletown. \$2.693 in favor of Discover Bank, New Albany, Ohio. Filed Oct 15

Oct. 15.

17.

Glen Allen, Virginia. Filed Oct.

Lake. \$10,865 in favor of

Global Designs &

Chester, Filed Oct. 15.

Filed Oct 15

Duluth, Georgia. Filed Oct. 17.

Renovations LLC, et al,

Las Vegas, Nevada. \$28,081

in favor of Simply Funding LLC,

Gualtieri, Denise, Walden.

I LLC. Greenwich. Connecticut.

Altman, Yeshaya, Monroe. \$19,869 in favor of Capital One Bank, Richmond, Virginia. Filed Oct. 17.

Andino, lvette, Middletown. \$6,365 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct. 17.

Astwood, Brian S., Highland Falls. \$9,413 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct. 17.

Bailey, Emma L., Middletown. \$6,381 in favor of Capital One, Richmond, Virginia. Filed Oct.

Boardman. Rebecca. Chester, \$3,156 in favor of Credit Corp Solutions Inc., Draper, Utah. Filed Oct. 16.

Bueno, Anthony, Middletown. Guichardo, Rosa, Newburgh. \$4,593 in favor of Discover \$6,380 in favor of Discover Bank, New Albany, Ohio. Filed Bank, New Albany, Ohio. Filed Oct. 17. Oct. 15.

Guevara Sr., Marco A.,

Filed Oct. 21.

Middletown. \$51,000 in favor

of Cavalry SPV I LLC, Valhalla.

Harrison, Gary, Middletown.

\$11,638 in favor of Bank of

America, Charlotte, North

Washingtonville. \$2,218 in

Howard, Leslie, Highland

Mills, \$19,834 in favor of

American Express National

Jackson, Anthony,

Washingtonville. \$1,900

in favor of Midland Credit

California. Filed Oct. 15.

Management Inc., San Diego,

Bank, Sandy, Utah. Filed Oct.

Carolina. Filed Oct. 15.

Virginia. Filed Oct. 17.

Herbert, Tara,

Carson, Aileen, Middletown. \$1,224 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 17.

Cassells, Coby K., Middletown. \$4,170 in favor of Midland Credit Management favor of Capital One, Glen Allen, Inc., San Diego, California. Filed Oct 21

Hess, Tricia, Port Jervis. **Chimento. Christine A..** \$2.474 in favor of TD Bank Monroe. \$2,008 in favor of USA, Brooklyn Park, Minnesota. Capital One, Glen Allen, Virginia. Filed Oct. 17. Filed Oct. 15.

Cubillo. Shana L.. Middletown. \$1,803 in favor of Cavalry SPV I LLC, Valhalla. Filed Oct. 21.

Dade, Terry J., New Windsor. \$5,312 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Oct. 15.

Dahl, Raymond A., Montgomery. \$6,764 in favor of Jimenez, Karina J., Capital One, Glen Allen, Virginia. Newburgh. \$2,761 in favor of Filed Oct. 18. Synchrony Bank, Draper, Utah. Filed Oct. 17.

Davis, Aytch Tasche L., Middletown. \$2,849 in favor of **JMJ Proactive Solutions** LLC et al. Miramar. Florida. Crown Asset Management LLC. Duluth, Georgia. Filed Oct. 21. \$28,063 in favor of Simply Funding LLC, Chester. Filed Ellis, Nicole, Rifton. \$8,431 Oct. 15.

16.

in favor of Wells Fargo Bank. West Des Moines, Iowa. Filed Kaba, Gzim, Newburgh. \$2,103 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Fagiolo, Elizabeth, Walden, Filed Oct. 21. \$2,863 in favor of Capital One,

Madera, Vianny L., Harriman. \$3,884 in favor of Midland Credit Management Figueroa, Gloria, Greenwood Inc., San Diego, California. Filed Oct. 15. Crown Asset Management LLC,

Mahlah, Nicolas, Newburgh. \$9,438 in favor of Citibank, Sioux Falls, South Dakota. Filed Oct. 16.

McAllister, Dashawn D., Pine Bush, \$2,702 in favor of JPMorgan Chase Bank. Wilmington, Delaware. Filed \$8,049 in favor of Cavalry SPV Oct. 18.

Mendez, Luis M Pena, Middletown. \$13,314 in favor of Capital One, Glen Allen, Virginia. Filed Oct. 18.

MK Recording Studios **Inc.**, Monroe. \$103,068 in favor of TD Bank, Brooklyn Park, Minnesota. Filed Oct. 16.

Monell, Kiara E., Newburgh. \$3,967 in favor of Capital One, Richmond, Virginia. Filed Oct. 18

Moreira, Carla S., Walden. \$4,833 in favor of Bank of America, Charlotte, North Carolina. Filed Oct. 18.

Munoz, Alfonso Gama, et al, Watsonville, Georgia. \$24,432 in favor of Simply Funding LLC, Chester. Filed Oct. 15.

Owen, William D. Jr., Middletown. \$4,976 in favor of Capital One, Glen Allen, Virginia. Filed Oct. 17.

Pepe, Jane J., Matamoras, Pennsylvania. \$3,248 in favor of Mid-Hudson Valley Federal Credit Union, Kingston, Filed Oct. 15.

Perez, Kaitlyn, Middletown. \$6,072 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 17

Prieto, Corie Lynn, Modesto, California \$84,457 in favor of Simply Funding LLC, Chester. Filed Oct. 16.

Prunier, Catherine, Monroe. \$2,843 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 15.

Rosales, Ketzalin, Newburgh. \$5,413 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct 15

Rubino, Matthew T., Walden. \$5,079 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct. 15.

Ruttner, Chaim, Monroe. \$28,069 in favor of Capital One, Glen Allen, Virginia. Filed Oct. 17.

Santiago, Felix, Highland Mills. \$5,467 in favor of Capital One, Richmond, Virginia. Filed Oct. 18.

Scott. Liumila C., Florida. \$19.284 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct. 17.

Southbound BBQ LLC, et al, Hillsdale, New Jersey. \$39,628 in favor of TBF Financial LLC, Highwood, Illinois. Filed Oct. 21.

Staszeski, William J., Florida. \$3,692 in favor of Capital One, Richmond, Virginia. Filed Oct. 18.

Straight Line Customs LLC. Mesa, Arizona, \$29,704 in favor of Simply Funding LLC, Chester, Filed Oct. 16.

Sun, Hao, Middletown. \$3,227 in favor of Capital One Bank USA NA, Glen Allen, Virginia. Filed Oct. 17.

Tasawar. Shah. Middletown. \$1,040 in favor of Cavalry SPV I LLC, Valhalla. Filed Oct. 21.

Terrill. Robert. Warwick. \$4,737 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 15.

Torres, Juan A., New Windsor. \$9,967 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 15.

Valdez, Glorimi, New Windsor, \$2,817 in favor of Capital One, Glen Allen, Virginia. Filed Oct. 17.

Washington, Letoya Rachele, Middletown, \$2,085 in favor of TEG Federal Credit Union, Poughkeepsie. Filed Oct. 21.

Willett. Brandon. New Windsor. \$5,963 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct. 15.

Zwart, Lola E., Middletown. \$2,252 in favor of TD Brank USA NA, Brooklyn Park, Minnesota. Filed Oct. 17.

MECHANIC'S LIENS

120 Fulton LLC, as owner. \$6,389 in favor of ABCO Maintenance Inc. Property: 1251 Route 300, Newburgh. Filed Nov. 1.

6 Eahal Court LLC, as owner. 54700 in favor of Well-Done Insulation Corp. Property: 6 Eahal Court, Palm Tree. Filed Nov. 4.

Mid-Valley Improvements Owner LLC, as owner. \$318,387 in favor of Storecrafters Inc. Property: 39 N. Plank Road, Newburgh, Filed

Nov. 1.

North Drury Lane Holdings LLC. as owner. \$28,605 in favor of Solid Steel Buildings Inc. Property: in Montgomery. Filed Nov. 6.

SBS Walden LLC. as owner. \$41,341 in favor of Solid Steel Buildings Inc. Property: 735 State Route 52, Montgomery. Filed Nov. 6.

NEW BUSINESSES

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

Partnerships

Event Elixirs, 87 Blooming Grove Turnpike, New Windsor 12553. c/o Devyn McGrath, Frank Volpe, Nicholas Bedetti and Kimberly Volpe. Filed Nov. 4

Nureh Cleaning Service, 38 Sheffield Drive, Middletown 10940. c/o Umer Khalid and Asma Sagheer. Filed Nov. 1.

Tectonic Advance Testing Solutions JV. 70 Pleasant Hill Road Mountainville 10953 c/o Tectonic Engineering Consultants Geologists & Land Surveyors DPC and Advance Testing Company Inc. Filed Nov. 4.

Sole Proprietorships

1999 Candle Co.. 107 Deblock Road, New Hampton 10958. c/o Alexandra Lounsbery. Filed Oct. 30.

Baked Whit Love, 176 Caesars Lane, New Windsor 12553. c/o Whitney Ladonna Reeves. Filed Oct. 29.

Boardy, 7 Karlsburg Road, Unit 013, Monroe 10950. c/o Joel Abraham Gross. Filed Oct. 31.

Caceres Cleanning

Service, 89 Dupont Ave. Newburgh 12550. c/o Walter Alexander Velasquez Caceres. Filed Nov. 4.

Central Valley Massage,

219 Route 32. Central Valley 10917. c/o Martin E. Fredericks. Filed Oct. 29.

Face It Day Spa, 219 Route 32, Central Valley 10917. c/o Laura Jean Neumann, Filed Oct. 29

Kevin & Family Transport, 16 Berry Lane, Newburgh 12550. c/o Jose Paramo. Filed Oct. 29.

Mizal Media, 6 Scenic View Drive, New Windsor 12553. c/o Michelle Ann Mizal. Filed Nov. 4.

Orange County Mental Health & Substance Abuse Services, 225 Dolson Ave., Suite 206 A, Middletown 10940, c/o Shahla Gorovov. Filed Oct. 31.

Petal Ful Blooms, 185 Pine Island Turnpike, Warwick 10990. c/o Sandra D. Laramore. Filed Nov. 4.

Port Jervis Pottery, 226 Route 209, Port Jervis, Nv12771, c/o Jerry Glenn Weinstein. Filed Nov. 4.

Shearcreates, 31 Bennett St., Middletown 10940. c/o Sanchez Marrero ES. Filed Oct. 31

Soul Fire Inc., 18 Ridgeview Terrace, Goshen 10924. c/o Cheryll L. McMurray. Filed Oct. 31.



BUILDING PERMITS

Commercial

1055 Washington Blvd. of Stamford LLC, Stamford, contractor for 1055 Washington Blvd. of Stamford LLC. Perform replacement alterations at 1055 Washington Blvd., Stamford. Estimated cost: \$500,000. Filed Oct. 18.

Aivalis, Nick, Stamford, contractor for Bedford Creative LLC. Construct a 4-story multifamily building at 589 Bedford St., Stamford. Estimated cost: \$3,000,000. Filed Oct. 3.

Alves Contractor LLC, New Milford, contractor for Alves Contractor LLC. Replace roof on entire structure at 143 Columbus Place, Stamford. Estimated cost: \$18,000. Filed Oct. 7.

Baybrook Remodelers

Inc., West Haven, contractor for Edgehill Property Corp. c/o Altus Group. Renovate combining two units, remodel kitchen and remove two bathrooms at 122 Palmers Hill Road, Stamford. Estimated cost: \$58,000. Filed Oct. 28.

C&H Electric Inc.,

Waterbury, contractor for 75 Tresser Property Owner LLC. Perform replacement alterations at 75 Tresser Blvd.. Stamford, Estimated cost: \$19,443. Filed Oct. 24.

Cardona, Ruben C.,

Waterbury, contractor for Jonathan Balsam. Install two 200-amp service pedestals in rear parking lot at 112 Hoyt St., Stamford. Estimated cost: \$28,000. Filed Oct. 22.

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

Questions and comments regarding this section should be directed to:

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

Centimark Corp., Canonsburg, Pennsylvania, contractor for CFC Associates. Remove existing roof and reroof 11 Largo Drive South, Stamford. Estimated cost: \$103,598. Filed Oct. 1.

ESRT First Stamford Place SPE LLC. Stamford. contractor for ESRT First

Stamford Place SPE LLC. Remove existing excel sign and use existing steel install a new sign at 151 Greenwich Ave., Stamford. Estimated cost: \$47,000. Filed Oct. 29.

GR Capital LLC. Stamford. contractor for GR Capital LLC. Demise first-floor retail space for American breed pet and grooming store at 1086 Long Ridge Road, Stamford. Estimated cost: \$4,500. Filed

Green Hybrid Energy Solutions Inc., White Plains, New York, contractor for Savings Bank of Danbury. Perform replacement alter-

Oct. 25.

ations at 2586 Summer St., Stamford, Estimated cost: \$11,000. Filed Oct. 7. **Guiltec Development LLC,** Stamford, contractor for Bulls Head Realty. Construct golf training space with 3 simulator bays, lounge and toilet at 43 High Ridge Road, Stamford. Estimated cost: \$15,000. Filed Oct 25

Home Depot USA Inc., Norwalk, contractor for Melissa Marie Simeone.

Remove and replace one window at 71 Aiken St., No. G/5, Norwalk. Estimated cost: \$2,147. Filed Oct. 7.

J. Fontana Contracting Inc., Monroe, contractor for Elmship Associates LLC. Perform replacement alterations at 561 Elm St., Stamford Estimated cost: \$50,000. Filed Oct. 3.

Parks, Kenneth A.,

Norwalk, contractor for Brookfield Properties, Perform replacement alterations at 100-101 N. Water St., Norwalk. Estimated cost: \$9,400. Filed Oct. 8.

R&R Roofing LLC, Norwalk, contractor for Wilson Rand LLC. Install one layer of insulation, rubber membrane and accessories at 333 Wilson Ave., Norwalk, Estimated cost: \$54,999. Filed Oct. 4.

Roofing Solutions of Connecticut LLC, Norwalk, contractor for city of Norwalk. Mulehide silicone roof coating, Building 5, at 1 Charles Marshall Drive, Norwalk, Estimated cost: \$14,000. Filed Oct. 7.

Stanley Construction LLC. Norwalk. contractor for Norwalk Housing Authority. Perform replacement alterations at 20 West Ave., Norwalk. Estimated cost: \$515,000. Filed Oct. 7.

TWP Home LLC, Norwalk, contractor for Deanna Lynn Levine. Replace seven slider windows and siding patio door at 115 Fillow St., No. 74, Norwalk. Estimated cost: \$18,458. Filed Oct. 7.

Residential

404 Taconic Road **LLC.** Stamford. contractor for 404 Taconic Road LLC. Installed aurora sail cloth on flat grass, tent for the bartender and a tent for the changing room. All tents had no smoking signs, fire extinguishers and exit signs and flame retarded certs adhered to them. The tent was installed Oct. 8, used for an event on Oct.13 and removed on Oct. 14 at 404 Taconic Road, Stamford. Estimated cost: \$23,000. Filed Oct. 4.

A&J Reliable Gutter

Service Inc., Nanuet, New York, contractor for Gary P. Divico. Remove shingles, install ice shield on all surfaces and install life-time rated shingles at 8 Megans Court, Stamford. Estimated cost: \$10,225. Filed Oct. 24.

Allen Home Improvement

LLC, Seymour, contractor for Ram B. and Achia Gupta. Remove existing roof and replace with 50-year lifetime architectural shingles; remove and install 2 new skylights; and remove and install new asphalt shingles roof at 230 Vine Road, Stamford. Estimated cost: \$17.500. Filed Oct. 22.

Alvaro L. Carpentry Pro LLC, Stamford, contractor for Feng Jerry Wen Hao and Yu Tao. Raise existing equipment pad and replace existing AC condensers at 216 Davenport

Drive, Stamford. Estimated

Oct. 1.

cost: \$N/A. Filed Oct. 28. **Alves Contractor LLC**, New Milford, contractor for JGO LLC. Replace siding at 143 Columbus Place, Stamford. Estimated cost: \$22,000, Filed

Arias, Roger, Norwalk, contractor for Roger Arias. Install roof over patio at rear of property at 31 Fitch St., Norwalk. Estimated cost: \$20,000. Filed Oct. 7.

Astro Construction LLC, Fairfield, contractor for Cecille

Agulay. Perform interior renovations on first and second floors at 102 Old Barn Road West, Stamford. Estimated cost: \$179,834. Filed Oct. 29.

Brothers Masonry LLC,

Danbury, contractor for Christian Fernando. Replace load-bearing wall with a column at 18 Cold Spring Road, Stamford. Estimated cost: \$2,500. Filed Oct. 9.

Brown Roofing Company

Inc., Seymour, contractor for Paula W. Green. Remove existing roofing, install new sheathing where rotted or damaged as needed and install a new asphalt shingle roofing system at 53 Archer Lane, Stamford. Estimated cost: \$17,738. Filed Oct. 10.

Brown Roofing Company

Inc., Seymour, contractor for David A. and Rebecca J. Lok. Remove existing roofing to decking. Install new sheathing where rotted or damaged and install a new asphalt shingle roofing system at 93 Rockledge Private Drive, Stamford. Estimated cost: \$37.098. Filed Oct. 23.

Burr Roofing Siding & Windows Inc., Stratford, contractor for Tui Cruzado Perez, Replace asphalt roof shingles with new asphalt roof shingles, replace French slider with new French slider, replace 4 skylights, repair cedar siding pieces on exterior of house in select spots, replace wood deck boards and railings with new composite deck boards and railings at 698 Erskine Road, Stamford, Estimated cost: \$134,022. Filed Oct. 22.

Cannondale Generators Inc., Wilton, contractor for James William Henry III Revocable Trust, et al. Install 26kw Generac generator at 50 Quails Trail, Stamford. Estimated cost: \$17,630. Filed Oct. 21.

Classic Roofing Company

Inc, Newtown, contractor for Stephen A. and Gisela Feinberg. Remove existing asphalt shingle roof, install new underlayment, ice and water barrier and new asphalt shingle roof at 35 Craig Court, Stamford. Estimated cost: \$25,100, Filed Oct. 9.

Coppola & Sons

Construction Company Inc., Norwalk, contractor for Luisa Coppola, Construct bedroom and bathroom addition to existing single-family dwelling at 45 Benstone St., Stamford. Estimated cost: \$75,000. Filed Oct. 18.

CS1 Remodeling LLC,

Temple Hills, Maryland, contractor for Louise Kaminer. Perform replacement alterations at 15 Doral Farm Road, Stamford. Estimated cost: \$14,500. Filed Oct. 18.

D&M Home Improvement Services LLC, Stamford,

contractor for Samantha I. Morgan and Ross J. Ballot. Perform replacement alterations at 153 Dunn Ave., Stamford. Estimated cost: \$185,000. Filed Oct. 24.

DCS Energy LLC,

Manchester, contractor for Kumaresa Pasupathy and Bavani Giritharan. Install 12.95 KW DC solar system at 24 Camelot Court, Stamford, Estimated cost: \$29,500. Filed Oct. 18.

DiGiorgi Roofing & Siding Inc., Beacon Falls, contractor for Lila and Vahak Khajekian. Strip entire house roof down to wood decking, inspect and replace all plywood as needed. Tape all plywood seams, install ice barrier and new asphalt shingles at 52 Lantern Circle, Stamford. Estimated cost: \$20,000, Filed Oct. 7.

Dream Home Contracting

Group Inc., Hamilton, New Jersey, contractor for Carl W. and Nina Gage. Remove existing roof and reroof 109 Interlaken Road, Stamford. Estimated cost: \$7,200. Filed Oct 24

Ejgeneralcontractors

LLC, Greenwich, contractor for Peter and Irene Kusulas. Remodel master hathroom using updated fixtures at 75 Eagle Drive, Stamford. Estimated cost: \$35,627. Filed Oct. 10.

Extreme Maintenance

LLC, Norwalk, contractor for Andrew Clarke. Install fireplace at 15 Richmond Hill Road, Norwalk, Estimated cost: \$7,100. Filed Oct. 8.

G.A.Castro Construction

LLC, Stamford, contractor for 90 Coachlamp LLC. Remove existing roof and reroof at 90 Coachlamp Lane, Stamford. Estimated cost: \$15,032. Filed Oct. 22.

G&S Renovations LLC,

Norwalk, contractor for Jennifer E. Orlikoff. Remove existing three- panel door, install new windows and framing for shelf closet, tile floor in laundry, construct wall cabinet and place new sink at 292 Fillow St., Norwalk. Estimated cost: \$115,000. Filed Oct. 8.

Galvin, William and

Catherine Galvin, Stamford, contractor for William and Catherine Galvin. Legalize 20 KW Generac generator, including replacing switches to manual because of the flood zone. The generator is connected to existing natural gas at 49 Sea Beach Drive, Stamford. Estimated cost: \$10,000. Filed Oct. 29.

Gilbertson, Gregory G.,

Trumbull, contractor for Avelino and Cosette Gutierrez. 500-gallon underground 26 KW generator at 95 Davenport Farm Lane East, Stamford. Estimated cost: \$27,045. Filed Oct. 9.

Global Home Exteriors

Inc., Sutton, Massachusetts, contractor for Fernandes Pereira Family Revocable Trust. For roof: remove existing layer, inspect decking, replace if needed, install proper underlayment's, install new shingles at 19 Westwood Place, Stamford. Estimated cost: \$11,340. Filed Oct. 23.

Green Power Energy

LLC, Annandale, New Jersey, contractor for Christopher B. Mecozzi. Install roof-mounted solar panels at 71 Briarwood Lane, Stamford. Estimated cost: \$39,360. Filed Oct. 17.

Green Power Energy LLC,

Annandale, New Jersey, contractor for William Robbie Ruhr and Jennifer Laughlin. Install roof-mounted solar panels at 54 Crofts Lane, Stamford. Estimated cost: \$56,389. Filed Oct. 28.

Guerrero, Andres Camilo, Stamford, contractor for Andres Camilo Guerrero.

Construct new two-story single-family dwelling with full basement at 105 Gaymoor Drive, Stamford. Estimated cost: \$200,000. Filed Oct. 18.

Guidotti D. Bruce Family Trust, Stamford, contractor for Guidotti D. Bruce Family. Add a shower to an existing first-floor powder room at 611 Glenbrook Road, Stamford. Estimated cost: \$20,000. Filed Oct. 9.

Gunner LLC, Stamford, contractor for Ashley Brianne Carrier and Eric Stephen Dilello. Remove and replace existing siding with James Hardie lap siding. Install new white aluminum K-style gutters using hidden fasteners elbows and downspouts. Scope of work includes installation of two windows at 129 Davenport Ridge Road, Stamford. Estimated cost: \$75,464. Filed Oct. 17.

JP Carroll Roofing LLC,

Norwalk, contractor for Ashley Chimblo. Replace roof at 222 Flax Hill Road, Norwalk. Estimated cost: \$20,500. Filed Oct. 10.

Martinez Carpentry and Painting LLC, Norwalk, contractor for James and Mary Albano. Remove existing roof

and reroof 8 Belford Road, Norwalk. Estimated cost: \$63,000. Filed Oct. 7. **Monentum Solar LLC,** Norwalk, contractor for Rosa

Torcasio. Remove existing roof and reroof 33 Midrocks Drive, Norwalk. Estimated cost: \$12,470. Filed Oct. 8.

Monentum Solar LLC,

Norwalk, contractor for Rosa Torcasio. Install roof-mounted solar panels at 33 Midrocks Drive, Norwalk. Estimated cost: \$78,622. Filed Oct. 9.

Roland Construction Services LLC, Norwalk,

contractor for Felix Serrano. Replace roofing and vinyl siding for two buildings at 7 Burritt Ave., Norwalk. Estimated cost: \$95,000. Filed Oct. 9.

THG LLC, Norwalk, contractor for Carmelo and Dino Modugno. Remove wood deck at 27 Visconti St., Norwalk. Estimated cost: \$3,000. Filed Oct. 9.

Trademarc Construction

Inc., Norwalk, contractor for Kenneth DeLeo. Construct second addition at rear of single-family residence at 9 Princes Pine Road, Norwalk. Estimated cost: \$25,000. Filed Oct. 7.

Zveno Electric, Norwalk, contractor for Sally Fine. Install a generator at rear of single-family residence at 2 E. Beach Drive, Norwalk. Estimated cost: \$18,000. Filed Oct. 10.

COURT CASES

Bridgeport Superior Court

Colon, Manuel A.,

Bridgeport. Filed by Agraff Saint Vil, Newtown. Plaintiff's attorney: Nicholas R. Nesi, East Haven. Action: the plaintiff was skateboarding in Seaside Park in Bridgeport, when suddenly and without warning the defendant's dog attacked the plaintiff, biting him on the left hand, resulting in injuries and losses. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6138217-S. Filed Sept. 16.

Geico Secure Insurance Company, et al, Hartford. Filed by Samuel Legal, Stamford. Plaintiff's attorney: The Flood Law Firm LLC, Middletown. 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.

Pereira, Jose, Monroe.

Sept. 23.

FBT-CV-24-6138484-S. Filed

Filed by Carol Hamilton, Bridgeport. Plaintiff's attorney: John Patrick Casey O'Brien, Bridgeport. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6138732-S. Filed Oct. 1.

Strazza, Lilliana, et al,

Fairfield. Filed by Angelo Lopiano, Bridgeport. Plaintiff's attorney: Wocl Leydon LLC, Stamford. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6138376-S. Filed Aug. 28.

Danbury Superior

LLP, et al, Ridgefield. Filed by General Star Indemnity Co., Stamford. Plaintiff's attorney: Carlton Fields PAPC, Hartford. Action: the plaintiff is seeking a judicial declaration that it does not owe defendant a defense or indemnity for the underlying lawsuit, because the claims against defendants arise out of a "Cyber Security Event," which is precluded from coverage under the General Star policy. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-24-6051756-S. Filed

Sept. 24.

Hastings, Cohan & Walsh,

Lake Compounce Theme Park Inc., et al, Bristol.

Filed by Carina Webber, Danbury. Plaintiff's attorney: Miller Rosnick D'Amico August & Butler PC, Bridgeport. Action: the plaintiff entered defendant's premises after purchasing an admissions ticket to ride on amusement rides, including the Wildcat roller coaster ride and while on roller coaster she was allegedly unreasonably and violently caused to be thrashed about, jerking her head and neck, which caused her to sustain serious and permanent personal injuries The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-24-6051733-S. Filed Sept. 17.

Mexicue Stamford LLC,

et al, Rocky Hill. Filed by Lily Sidovar, p.p.a., Susan Laskysidova, Ridgefield, Plaintiff's attornev: Neubert Pepe & Monteith PC. New Haven. Action: the plaintiff attended a party at the defendant's restaurant. Plaintiff informed the waitress that she had a life-threatening allergy to tree nuts. The waitress brought appetizers to the table consisting of chips with guacamole and queso and plaintiff asked the waitress if the chips and queso were safe for her and she confirmed to the plaintiff that the food presented was safe for her to eat despite plaintiff's allergy. Plaintiff ate some of the chips with queso and had an anaphylactic reaction to the chips with queso and had to rush to the hospital. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-24-

6051207-S. Filed July 30.

Santos-Arnold, Margaret

G., Brookfield. Filed by Evelyn Raymond, Dover Plains, Plaintiff's attorney: Christopher Gerard Winans, Danbury. Action: the plaintiff loaned the defendant the sum of \$25,000. The agreement between the parties was that when the antique car owned by the defendant and George Badaracco was sold (after Badaracco renovated it), the defendant would pay the plaintiff the monies owed. The antique car was sold in early 2024. Despite demand for payment, the defendant has neglected and refused to pay the balance due the plaintiff. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further reliefthe court deems appropriate. Case no. DBD-CV-24-6051858-S. Filed Oct. 2.

Women's Healthcare of New Milford, PC,

New Milford, Filed by llene Braunstein, Ansonia. Plaintiff's attorney: Coyne Von Kuhn & Brady LLC, Shelton. Action: the plaintiff suffered medical malpractice from the defendant. The plaintiff was a patient of the defendant, which prescribed medications and after a hysteroscopy the results revealed endometrial cancer. As a result of the negligence of defendant, the plaintiff developed uterine cancer. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-24-6051642-S. Filed Sept. 16.

Stamford Superior Court

Fairfield County Bank, Ridgefield. Filed by Jonathon Salvato, Norwalk. Plaintiff's attorney: Diserio Martin O'Connor & Castiglioni, Stamford. Action: the plain tiff and other customers of defendant have been injured by defendant's improper fee maximization practices. Plaintiffs, individually and on behalf of the classes of individuals preliminarily defined below, bring claims for defendant's breach of contract, including the duty of good faith and fair dealing and unjust enrichment, The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-24-6069036-S. Filed Sept. 6.

DEEDS

Fairfield House & Garden

Company, et al, Greenwich.

Greenwich, Plaintiff's attorney:

Gerber Ciano Kelly Brady LLP,

Rocky Hill. Action: the plaintiff

and defendant entered into an

agreement, whereby defendant

agreed to provide construction

management services for the

improvement of the plaintiff's

property. However, the defen-

dant breached the agreement

The plaintiff seeks more than

\$15,000 in monetary damages

exclusive of interest and costs

Hilton Worldwide Holdings

by Carola Cammann, Stamford.

Inc., McLean, Virginia. Filed

Plaintiff's attorney: Casper

& Detoledo LLC, Stamford.

entering the defendant's hotel

through the foyer between the

two sets of double doors when

her head and other parts of her

body, including her left arm. As

a further result of the incident

the plaintiff sustained painful,

serious and severe injuries,

The plaintiff seeks more than

\$15,000 in monetary damages

exclusive of interest and costs

and such other further relief

the court deems appropri-

ate. Case no. FST-CV-24-

6069412-S. Filed Sept. 27.

Moyer, Brent, Darien. Filed

by Ceramy Duquene, Stamford.

Plaintiff's attorney: The Pickel

Action: the plaintiff suffered

the defendant and sustained

severe damages and injuries.

The plaintiff seeks more than

\$15,000 in monetary damag-

es exclusive of interest and

costs and such other further

relief the court deems appro-

nriate Case no FST-CV-24-

6069364-S. Filed Sept. 25.

Schunk, Samuel G., et

John A. Santiago-Montanez

Shelton. Plaintiff's attorney:

suffered a collision allegedly

sustained severe damages

and injuries. The plaintiff

caused by the defendants and

seeks more than \$15,000 in

monetary damages exclusive

of interest and costs and such

other further relief the court

deems appropriate. Case no.

Sept. 26.

FST-CV-24-6069410-S. Filed

Bert McDowell Injury Law LLC,

Bridgeport. Action: the plaintiff

al, New Milford. Filed by

a collision allegedly caused by

Law Firm LLC, Stamford.

she tripped on the welcome

mat fell to the floor striking

Action: the plaintiff was

and such other further relief

the court deems appropri-

ate. Case no. FST-CV-24-

6069515-S. Filed Oct. 2.

by failing to complete the work.

Filed by Louis A. Presutti III,

Commercial

169 Mason1F LLC, Old

Greenwich. Seller: Keith Kockenmeister and Helen Peng, Old Greenwich. Property: 169 Mason St., Apt 1F, Greenwich. Amount: S10. Filed Oct. 22.

2521 North Benson LLC,

Shelton. Seller: TJK Builders LLC, Bridgeport. Property: 2521 N. Benson Road, Fairfield. Amount: \$225,000. Filed Oct. 21.

4050 Whitney Avenue

LLC, Bridgeport. Seller: Joseph P. Ganim, Bridgeport. Property: 2149-2150 Fairfield Beach Road, Fairfield. Amount: SN/A. Filed Oct. 24.

54 Timothy Street

Associates LLC, Easton. Seller: Roger M. Spencer and Kathy A. Spencer, Fairfield. Property: 54 Timothy St., Fairfield. Amount: \$447,000. Filed Oct. 22.

E and W LLC, Stamford. Seller: Brook Run LLC, Stamford. Property: 122A Brook Run Lane, Stamford. Amount: \$600,000. Filed Oct. 18.

EB Properties

Connecticut LLC, Rye, New York. Seller: Tony-Vinny Realty Inc., Stamford. Property: 1297 Long Ridge Road, Stamford. Amount: \$2,000,000. Filed Oct. 17.

Franklin 205 LLC,

Stamford. Seller: Seamus Costigan, Stamford. Property: 205 Franklin St., Stamford. Amount: \$1. Filed Oct. 18.

Keown, William E. and Amanda Keown, Greenwich. Seller: LosMass Real Estate LLC, New York, New York. Property: 1 Douglas Drive, Greenwich. Amount: \$1,212,500. Filed Oct. 21.

Levy, Lauren and Danil Subkhankulov, Greenwich. Seller: 58 Connecticut LLC, Greenwich. Property: 58 Connecticut Ave., Greenwich. Amount: \$3,900,000. Filed Oct. 21.

McLafferty, Anie and Colin McLafferty, Greenwich. Seller: Byram Properties LLC, Port Chester, New York. Property: 14 William St., Unit A, Greenwich. Amount: \$10. Filed Oct. 22.

Miller, Alison, Stamford. Seller: Avenue 3L LLC, Stamford. Property: 133 Stamford Ave., Stamford. Amount: \$1,670.000. Filed Oct. 18.

Nightingale Lane Capital LLC, Greenwich. Seller: Luis M. Gutierrez, Pound Ridge, New York. Property: 159 E. Elm St., Greenwich. Amount: \$1,725,000. Filed Oct. 25.

Triple LLL Greenwich LLC, Greenwich. Seller: Muz LLC, Greenwich. Property: 17 Sherwood Place, Greenwich. Amount: \$10. Filed Oct. 25.

Residential

Angelchik, Alex and Fernando Alvarez Bognar, Greenwich. Seller: Roger H. Kimmel, Greenwich. Property: 1046 Lake Ave., Greenwich. Amount: \$4,200,000. Filed Oct. 25. Anthony, Megan, Stamford.

Seller: Daniel C. Rosa, Stamford. Property: 57 Janice Road, Stamford. Amount: \$725,000. Filed Oct. 18.

Bagley, Cristin, Fairfield. Seller: Amy O'Shea, Fairfield. Property: 421 Wood House Road, Fairfield. Amount: \$1,205,000. Filed Oct. 24.

Brennan-Smith, Carol, Cos Cob. Seller: Joseph Fenton

and Valerie Fenton, Stamford. Property: 77 Havemeyer Lane, Unit 65, Stamford. Amount: \$1,400,000. Filed Oct. 15.

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

Questions and comments regarding this section should be directed to:

Sebastian Flores Westfair Communications Inc. 4 Smith Ave., Suite 2 Mount Kisco, NY 10549 Phone: 914-694-3600 **Cofini, John** and **Dawn Cofini,** Fairfield. Seller: John Cofini and Dawn Cofini, Fairfield. Property: 257 Colonial Drive, Fairfield. Amount: SO. Filed Oct. 24.

Esposito, Daniel, Norwalk. Seller: Rohan Khera and Jain Snigdha, Fairfield. Property: 45 Edge Hill Place, Fairfield. Amount: \$1,150,000. Filed Oct. 21.

Fan, William and **Maya L. Brady,** Stamford. Seller: Jennifer Leigh Camacho and Juan Diego Camacho Castaneda, Stamford. Property: 295 Roxbury Road, Stamford. Amount: \$1,230,000. Filed Oct. 17.

Field, Leon and Sharon W. Field, Fairfield. Seller: Sharon W. Field, Fairfield. Property: 35 Revere Lane, Fairfield. Amount: S0. Filed Oct. 23.

Finn, Jane A., Greenwich. Seller: Jane A. Finn, Greenwich. Property: 76 Burning Tree Road, Greenwich. Amount: \$1. Filed Oct. 23.

Hellman, Mark and **Lisa Hellman**, Greenwich. Seller: Alison Miller, Stamford. Property: 34 Saddle Rock Road, Stamford. Amount: \$2,825,000. Filed Oct. 17.

Horvath, Robert, Marblehead, Massachusetts.

Seller: Joseph M. Formato and Mary Lou Formato, Fairfield. Property: 1 Pioneer Lane, Fairfield. Amount: \$600,000. Filed Oct. 24.

Horvath, Robert,

Marblehead, Massachusetts. Seller: Joseph M. Formato and Mary Lou Formato, Fairfield. Property: 9 Pioneer Lane, Fairfield. Amount: \$600,000. Filed Oct. 24.

Hoxha, Ervin, Stamford. Seller: Elidon Amiti and Gjyste Martinaj, Stamford. Property: 649 Newfield Ave. and Belltown Road, Stamford. Amount: \$800,000. Filed Oct. 15.

Hubbell, Elizabeth J., Palm Beach, Florida. Seller:

Ira Tamigian and Steven Magnuson, Palm Beach, Florida. Property: 31 Ridge St., Greenwich. Amount: \$3,175,000. Filed Oct. 23. Jankovsky, Michael C. and Hele PushKarskaya, Fairfield. Seller: Allison B. Chapell, Fairfield. Property: Lot 3, Map 3772, Redding Road, Fairfield. Amount: \$465,000. Filed Oct. 21.

McCready Pipher and **Dennis Pipher**, Greenwich. Seller: Paulette McCready Pipher, Greenwich. Property: 98 Dingletown Road, Greenwich. Amount: \$1. Filed Oct. 24.

Morrison, Andrew Flanders and Lauren Romo Morrison, Stamford. Seller: Ryan Paul Augustine and Justine Almeraris, Stamford. Property: 668 Glenbrook Road,

Motta, Julie-Ann, Stamford. Seller: Daniel Ramras and Patti Ramras. Boynton

Sener: Daniel Ramras and Patti Ramras, Boynton Beach, Florida. Property: 320 Strawberry Hill Ave., Unit 22, Stamford. Amount: \$780,000. Filed Oct. 16.

Nanahara, Hajime, Riverside. Seller: Junko Nanahara, Riverside. Property: 17 Bayside Terrace, Riverside. Amount: \$N/A. Filed Oct. 22.

Orlai, Bence and Judit Borbely, Redwood City, California. Seller: Matilda Louise Marsh, Fairfield. Property: 764 Old Stratfield Road, Fairfield. Amount: \$810,000. Filed Oct. 23.

Rasmussen, David, Old Greenwich. Seller: David J. Rasmussen and Helen B. Rasmussen, Old Greenwich. Property: 8 Shore Road, Old Greenwich. Amount: \$1. Filed Oct. 23.

Ross McKay, Duncan Kenneth, New York, New York. Seller: Samantha Lavy and Gad Lavy, Stamford. Property: 141 Downs Ave. and Ralsey Road South, Stamford. Amount: \$3,400,000. Filed Oct. 15.

Sussan, David and Eileen Lynch Sussan, Stamford. Seller: Grace W. Hallenbeck, Stamford. Property: 22 Van Rensselaer Ave., Stamford. Amount: \$447,500. Filed Oct. 16. **Ujkas, Fadil** and **Fatime Ujkas,** Stamford. Seller: Chizuko S. Sahni and Aurobinda S. Ghosh, Rye, New York. Property: 25 Forest St., Unit 8H, Stamford. Amount: \$485,000. Filed Oct. 17.

Wackerman, William, Fairfield. Seller: Carl G. Preller and Anne Marie Preller, Fairfield. Property: 66 Gate Stone Lane, Fairfield. Amount: \$1.825.000. Filed Oct. 23.

Zhou, Steven and **Roubing Zhao,** Scarsdale, New York. Seller: Erika F. Griffin, Greenwich. Property: 23 Hickory Drive, Greenwich. Amount: \$750,000. Filed Oct. 25.

MORTGAGES

Ackell, Christopher A. and Jamie Worcester, Winthrop, Massachusetts, by Leah M. Parisi. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 522 High St., Fairfield. Amount: \$505,600. Filed Sept. 27.

Adams, Jessica Gail, Greenwich, by Robert V. Sisca. Lender: Newrez LLC, 601 Office Center Drive, Suite 100, Fort Washington, Pennsylvania. Property: 74 Apple Tree Lane, Stamford. Amount: \$675,000. Filed Sept. 25

Benalcazar, Susana, Stamford, by Luz Stella Amaya G. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 143 Long Hill Drive, Stamford. Amount: \$200,000. Filed Sept. 27.

Bonilla, Luz, Fairfield, by J. Scott McCuin. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 103 Katona Drive, Unit 3A7, Fairfield. Amount: \$235,000. Filed Sept. 23.

Boyle, Blair and Amalia Soledad Noyle, Stratford, by David H. Dworski. Lender: Wells Fargo NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 657 Rowland Road, Fairfield. Amount: \$1,300,000. Filed Sept. 25.

Burkat, Agnieszka,

Norwalk, by Michael C. Jachlmczyk. Lender: First County Bank, 117 Prospect St., Stamford. Property: 10 Tuttle St. Unit 2F, Stamford. Amount: S110,000. Filed Sept. 24.

Cassidy, Adam J. and **Maggie A. Cassidy,** Old Greenwich, by Vicki K. Johnson. Lender: Morgan Stanley Private Bank, NA, 4270 Ivy Pointe Blvd., Suite 400, Cincinnati, Ohio. Property: 3 Hickory

Clark, Brandon and **Dylan Korn,** Stamford, by Carolyn Elizabeth Smith Brown. Lender: Navy Federal Credit Union, 820 Follin Lane, SE, Vienna, Virginia. Property: 93 W. North St., Stamford. Amount: \$75,000. Filed Sept. 23.

Drive, Stamford. Amount:

\$1,481,250. Filed Sept. 27.

Crabtree Reynwood

LLC, Greenwich, by Dale Zaczkowski. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 15 Reynwood Manor, Greenwich. Amount: \$4,000,000. Filed Sept. 27.

D'Andrea, Jr., Michael

A., Cos Cob, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 50 Valley Road, Cos Cob. Amount: \$100,000. Filed Sept. 26.

Deri, Gabrielle Kristen and Desty Thomas DeRochey IV, Fairfield, by Alexandra L. Peteffier. Lender: Sikorski Financial Credit Union Inc., 1000 Oronoque Lane, Stratford. Property: 34 Longview Ave., Fairfield. Amount: \$100,000. Filed Sept. 23

Dmuchowski, Diane M. and Stanley S. Dmuchowski, Greenwich, by Ourania

Fairfield, by
. Lender: TD
LimestonePerdikis. Lender: M&T Bank, 1
Fountain Plaza, Buffalo, New
York. Property: 17 Byram
Terrace Drive, Greenwich.
Amount: \$400,000. Filed Sept.
23.

Donegan, Susan A. and
Mark C. Donegan, Fairfield,
by Charmaine Whittingham-
Tucker. Lender: M&T Bank, 1.Fountain Plaza, Buffalo, New
York. Property: 618 Towne
House Road, Fairfield. Amount:
\$370,000. Filed Sept. 26.

Donnelly, Allison and **Ronan Donnelly,** Stamford, by Dayne J. Blackwood. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 27 Haviland Drive, Stamford. Amount: \$450,000. Filed Sept. 23.

Ellenthal, Judith, Old

Greenwich, by Jeremy E. Kaye. Lender: Change Lending LLC, 175 N. Riverview Drive, Suite C, Anaheim, California. Property: 15 West Way, Old Greenwich. Amount: \$500,000. Filed Sept. 23.

Elliott, Trevor J. and Katherine S. Elliott,

Fairfield, by N/A. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 50 Hemlock Hills Road North, Fairfield. Amount: \$1,168,000. Filed Sept. 26

Falasca, Weda C., Fairfield, by Charmaine Whittingham-Tucker. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 21 Lounsbury Road, Fairfield. Amount: \$150,000. Filed Sept. 27.

Fernando, Tyrell Anton and Marie V. Fernando, Greenwich, by Maria Bravo. Lender: Sikorski Financial Credit Union Inc., 1000 Oronoque Lane, Stratford. Property: 61 Center Drive, Old Greenwich. Amount:

\$250,000. Filed Sept. 26.

Flores, Nathaly, Rye, New York, by Jonathan T. Hoffman. Lender: Guaranteed Rate Inc., 3940 N. Ravenswood Ave., Chicago, Illinois. Property: 232 Courtland Ave., Stamford. Amount: \$520,000. Filed Sept. 26.

Flynn, Hannah and Austin

Flynn, Old Greenwich, by Jeremy E. Kaye. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 17 Edgewater Drive, Old Greenwich. Amount: \$1,470,000. Filed Sept. 25.

Fontana, Pamela M. and John M. Sconzo, Greenwich, by John M. Eichholz. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 422 Riversville Road, Greenwich.

Amount: \$1,975,400. Filed

Sept. 26.

Franchella, Adam and Lindsay Franchella, Greenwich, by Stephen J. Carriero. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 110 Pemberwick Road, Greenwich. Amount: \$1,000,000. Filed Sept. 27.

Garza, Kathryn Ann

and **Juan Pablo Garza,** Stamford, by Seth J. Arnowitz. Lender: The Savings Bank of Danbury, 220 Main St., Danbury. Property: 35 W. Broad St., Unit 212, Stamford. Amount: \$462,000. Filed Sept. 25.

Grogan, Brendan,

Stamford, by Eva Lee Chang. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 81 Thornwood Road, Stamford. Amount: \$658,000. Filed Sept. 25.

Guerrero, Andres Camilo, Stamford, by John A. Cassone. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 105 Gaymoor Drive, Stamford. Amount: S820,000, Filed Sept. 24.

Jones, Tayber, Milford, by N/A. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 158 Putnam Park, Greenwich. Amount: \$305,000. Filed Sept. 23.

Jozsa, Igor, Bethel, by Tamara L. Peterson. Lender: Guaranteed Rate Inc., 1800 W. Larchmont Ave., Chicago, Illinois. Property: 2493 Redding Road, Fairfield. Amount: \$550,000. Filed Sept. 26.

Kerstetter, Richard and Geraldine Kerstetter, Fairfield, by Matthew C. Reale. Lender: Sachem Capital Corp., 568 E. Main St., Branford. Property: 122 Brookside Drive, Fairfield. Amount: \$392,000. Filed Sept. 24.

Kilts, Natalie, Greenwich, by Seth J. Arnowitz. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 48 Morgan Ave., Greenwich. Amount: \$400,000. Filed Sept. 26. Kim, Edward and Chloe Arauz, Fairfield, by Patrick Q. Mitchell. Lender: US Bank NA, 9380 Excelsior Blvd., Hopkins, Minnesota. Property: 300 Collingwood Ave. Fairfield. Amount: \$50,000. Filed Sept. 25

Kolbrenner, Seth and **Megan Kolbrenner,** Stamford, by Francisco Alberto

Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island, Property: 22 Hidden Brook Drive, Stamford. Amount: \$75,000. Filed Sept. 27.

La Fuentes, Christopher

and **Katherine La Fuentes,** Cos Cob, by Casey M. O'Donnell. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 40 Butler ST., Cos Cob. Amount: \$1,600,000. Filed Sept. 24.

Lane, Christopher O., Stamford, by M. Cassin

Maloney Jr. Lender: Morgan Stanley Private Bank, NA, 4270 Ivy Pointe Blvd., Suite 400, Cincinnati, Ohio. Property: 65 Wallacks Drive, Stamford. Amount: \$900,000. Filed Sept. 23.

Lauture, Marie Y., Stamford, by Maria C. Miller.

24.

Lender: Loandepot.com LLC, 6561 Irvine Center Drive, Irvine. California. Property: 50 Underhill St., Stamford. Amount: \$50,000. Filed Sept.

Leite, Richard A. and Sarah K. Leite, Fairfield, by Gina DaSilva. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 190 Mistywood Lane, Fairfield. Amount: \$100,000. Filed Sept. 24.

Longobardi, Jeremy and Amanda Sims, Stamford, by Cheryl A. Carolan. Lender: Total Mortgage Services LLC 185 Plains Road, Milford. Property: 159 Tahmore Drive, Fairfield. Amount: \$780,000. Filed Sept. 27.

Marchant, Geoffrey Bart and Alyssa Wells Marchant, Norwalk, by Jeremy E. Kaye. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 267 Woodridge Ave., Fairfield. Amount: \$573,600. Filed Sept. 24. Marin, Luis Alexander and Isabel C. Marin, Stamford, by John R. Fiore. Lender: Sound Federal Credit Union, 37 North Ave., Norwalk. Property: 23 Corn Cake Lane, Stamford. Amount: \$50,000. Filed Sept. 25.

Marmon, James L. and Leah L. Marmon, Cos Cob, by Adam R. Kravel. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 5 Arrowhead Lane, Cos Cob. Amount: S50,000. Filed Sept. 24

Martinez, Manolo H. and Elvira Margarita Martinez, Stamford, by Daniel P. Weiner. Lender: M&T Bank, 1 M&T Plaza, Buffalo, New York.

Property: 79 Courtland Hill St. Stamford. Amount: \$480,000. Filed Sept. 26. **McCall, Timothy, et al,** Fairfield, by Chris Barreto. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 13 Brookfield Ave. Fairfield

Sept. 26 McDonald, Vivian K. and Ian D. McDonald, Fairfield, by William Zorzy. Lender: Loandepot.com LLC, 6561 Irvine Center Drive, Irvine. California. Property: 568 Stratfield Road, Fairfield. Amount: \$700,000. Filed Sept. 25.

Amount: \$444,400. Filed

McGrath, Daniel and

Gloria Maria McGrath, Stamford, by Jonathan J. Martin. Lender: Mutual of Omaha Mortgage Inc, 3131Camino del Rio North, Suite 1100, San Diego, California. Property: 25 Indian Harbor Drive, No. 6, Greenwich. Amount" S686,250. Filed Sept. 24

Prestwood, Ryan G. and

Tian Yu, Jersey City, New Jersey, by Marlene E. Macauda. Lender: Wells Fargo NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 500 River Road, Unit 15, Cos Cob. Amount: \$600,000. Filed Sept. 24. **Quito, Isabel,** Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island, Property: 10 Washington Court, Stamford. Amount: \$55,000. Filed Sept. 23.

Rico, Robert and Lori Rico, Greenwich, by Kathryn L. Braun. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 304 Orchard St., Greenwich. Amount: \$1,030,000. Filed Sept. 23.

Rivera, Dalila, Stamford, by Antonio Faretta. Lender: Spring EQ LLC, 1 W. Elm St., Suite 45, Conshohocken. Pennsylvania. Property: 179 High Ridge Road, Stamford. Amount: \$90,000. Filed Sept. 24.

Saifan, Sami and Emily Saifan, Riverside, by Maria C. Miller. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 34 Jones Park Drive, Riverside. Amount: \$3,000,000. Filed Sept. 25.

Scoditti, Damien and Marissa Scoditti, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island, Property: 50 Weave St., Greenwich. Amount: \$70,000. Filed Sept. 25.

Seganos, Jeffrey, Fairfield, by Angela M. Vitti. Lender: Nutmeg State Financial Credit Union, P.O. Box 66, Rocky Hill. Property: 43 Cedarhurst Lane, Fairfield. Amount: \$150,000. Filed Sept. 24.

Shakir, Omar and Meaghan Shakir, White Plains, New York, by David H. Dworski. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island, Property: 12 Cherry Blossom Lane, Greenwich. Amount: \$2,640,000. Filed Sept. 25.

Shepherd, Catherine and Jeremy R. Shepherd, Stamford, by Luz Stella Amaya G. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 50 Ogden Road, Stamford. Amount: \$100,000. Filed Sept. 27.

Sullivan, Shawn and Melissa Sullivan, Fairfield,

Melissa Sullivan, Fairfield, by Tamara L. Peterson. Lender: Guaranteed Rate Inc., 1800 W. Larchmont Ave., Chicago, Illinois. Property: 333 Lenox Road, Fairfield. Amount: \$356,250. Filed Sept. 26.

The Robert and Chamisa Wilkinson Living Trust, Riverside, by Robert V. Sisca. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 23 Connecticut Ave., Greenwich. Amount: \$2,100,000. Filed Sept. 27.

Torielli, John Robert and Stefanie Torielli, Yonkers, New York, by Mario P. Musilli. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island, Property: 15 Hickory Drive, Stamford. Amount: \$1,200,000. Filed Sept. 26.

Trigui, Nizar and **Hend Trigui,** Brentwood, Tennessee, by Jeremy E. Kaye. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 5 Old Round Hill Lane, Greenwich. Amount: \$3,700,000. Filed Sept. 26.

Vacca, Michael John and Alison Marie Vacca, Fairfield, by Kathryn L. Braun. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 485 Greenfield Hill Road, Fairfield. Amount: \$451,655. Filed Sept. 24.

Varga, Stefanie S.,

Fairfield, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 261 Church Hill Road, Fairfield. Amount: \$130,000. Filed Sept. 23.

Vilanova, Heather L. and Paul A. Vilanova, Fairfield, by Terriann Walker. Lender: Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Dallas, Texas. Property: 135 Lockwood Road, Fairfield. Amount: \$40,000. Filed Sept. 23. York, Tanya, Stamford, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 733 Long Ridge Road, Stamford. Amount: S70,000. Filed Sept. 26

NEW BUSINESSES

A Construction, 19 Radio Place, Stamford 06906, c/o Vitkovsky Vitaly. Filed Oct. 1.

All U Sports, 345 Wilson Ave., Norwalk 06854, c/o John Arrix. Filed Oct. 9.

Ania's Hair Studio LLC, 894 Hope St., Stamford 06907, c/o Anna Fazio. Filed Oct. 8.

Aquarium, 2 Aquarium Drive, Suite 200, Camden, New Jersey 08103, c/o Corporate Synergies Group LLC. Filed Oct. 24.

Arellano, Hugo, 64 Soundview Drive, Stamford 06902, c/o Hugo Arellano. Filed Oct. 30.

ARH Consulting, 6 Belair Road, Norwalk 06850, c/o Ann Rubino Herrera. Filed Oct. 7.

Bin Butler, 82 Highview Ave., Stamford 06907, c/o Faugno Arcangelo. Filed Oct. 29.

Buttered Up Organic, 291 Hope St., Apt. B1, Stamford 06906, c/o Sofia Alexandra Georgoulakis. Filed Oct. 18.

Dominion Financial Wholesale, 32 South St.

Baltimore, Maryland 21202, c/o Dominion Financial Services LLC. Filed Oct. 10.

DS Rugs Studio, 515 West Ave., Unit Q, Norwalk 06850, c/o Daniel Sanchez. Filed Oct. 10.

Dunhill Marketing &

Insurances Service, 111 Corporate Drive, No. 200, Ladera Ranch, California 92694, c/o Alkeme Insurance Services Inc. Filed Oct. 31.

EartheAve. Foundation,

1127 High Ridge Road, 318, Stamford 06905, c/o The Teachings 40 Generations Late Inc. Filed Oct. 16.

Fabricant Insurance

Services, 780 W. Granada Blvd., Ormond Beach, Florida 32174, c/o Foundation Risk Partners Corp. Filed Oct. 17.

Face Foundrie, 111 High Ridge Road, Stamford 06905, c/o EPC Brands FF1 LLC. Filed Oct. 4.

First Light Home Care of Fairfield County, 1 Stamford Plaza, Stamford 06901, c/o W&J Home Care LLC. Filed Oct. 18.

Genji Sushi, 110 High Ridge Road, Stamford 06905, c/o Hana Group Ops LLC. Filed Oct. 16.

High Ridge Grille, 6 High Ridge Park, Stamford 06905, c/o Ernest Buggisch. Filed Oct. 23.

Liz Construction, 12 Beltown Road, Apt. 4B, Stamford 06905, c/o Ihor Zubko. Filed Oct. 23.

New Wave Singers, 116 Danbury Road, Unit 2204, Wilton. 06897, c/o David Clairborne. Filed Oct. 10.

Pure and Natural Pet, 101 Merritt 7, Suite 3000, Norwalk 06851, c/o Beth Sommers. Filed Oct. 10.

Notice of Formation of Kaah Services, LLC. Of Org. filed with SSNY on 9/4/24. Office. Loc: Westchester County. SSNY designate as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 5 High Meadow trl, Peekskill., NY 10566. Purpose: any lawful purpose. #63693

Notice of Formation of THE LAW OFFICES OF KAREN L. BERNSTEIN, PLLC. Articles of Organization filed with SSNY on 07/11/2024. Office Location: Westchester County. SSNY designated as agent of the PLLC upon whom process against it may be served. SSNY shall mail process to: Karen L. Bernstein, Esq., 80 Church Street, Unit 5B, Tarrytown, NY 10591. Purpose: any lawful purpose. #63695

Notice of Application for Authority to do business in New York of GOLD COAST FINE PAINTING LLC (LLCî) Application for Authority filed with the Secretary of State (SSNY) on 9/25/24. LLC Ìormed in Connecticut (CTî) on June 17, 2024. Office location is Westchester County. SSNY has been designated as agent of LLC upon whom process against it may be served. SSNY shall mail a copy of such process to the LLC c/o Zen Business, Inc., 90 State Street, Ste. 700, Office 400, Albany, NY 12207. Office address in CT is c/o Registered Agents, Inc., 2389 Main Street, Ste. 100, Glastonbury, CT 06033. Copies of Certificate of Organization of LLC are on file and may be obtained from the Secretary of State of CT, 30 Trinity Street, Hartford, CT 06106. Purpose of business of LLC is any lawful act or activity. #63696

Notice of formation of Limited Liability Company. Name: Blue Mountain Valley Road LLC (LLCî). Articles of Organization filed with the Secretary of State of the State of New York (SSNYî) on September 30, 2024. NY office location: Westchester County. The SSNY has been designated as agent of the LLC upon whom process against it may be served. The SSNY shall mail a copy of any process to Blue Mountain Valley Road LLC, 425 Cherry Street, Bedford Hills, NY 10507. Purpose/character of LLC is to engage in any lawful act or activity. #63697

Notice of Formation of ONE LITTLE PRINT, LLC. Articles of Organization filed with SSNY on 09/17/2024. Office Location: Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to: Katelyn Pittelli, 242 Fremont Street, 4s, Harrison, NY 10528. Purpose: any lawful purpose. #63699

Notice of Formation of Curveball Calculations LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 08/29/2024. Office Location: Westchester County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to Curveball Calculations, LLC, 2849 Holly Drive, Yorktown Heights, NY 10598. Purpose: Any lawful purpose. #63701

Notice of Formation of GETTING IT WRITE, LLC Art. Of Org. filed with SSNY on 10/03/2024. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 773 Pelham Road, 5A, New Rochelle, NY 10805. Purpose: any lawful purpose. #63702

Notice of Formation of AMENDOLA HOLDINGS, LLC. Articles of Organization filed with SSNY on 09/27/2024. Office Location: Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to: Nicola Amendola, 131 Beacon Hill Drive, F16, Dobbs Ferry, NY 10522. Purpose: any lawful purpose. #63703

Notice of Formation of OHHO BEVERAGE LLC. Arts. of Org. filed with SSNY on 6/14/24. Office location: 34 Village Green, Bedford, NY 10506, Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to US Corporation Agents, Inc., 7014 13th Avenue, Ste 202, Brooklyn, NY 11228 Purpose: any lawful act or activity. #63704

Notice of Formation of PWB2022 LLC. Arts. of Org. filed with SSNY on 7/11/22. Office location: 34 Village Green, Bedford, NY 10506, Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to United States Corporation Agents, Inc., 7014 13th Avenue, Suite 202, Brooklyn, NY 11228 Purpose: any lawful act or activity. #63705

Notice of formation of Amy Della Rocca NP in Psychiatry PLLC. Arts. of Org. filed with the Secy. of State of NY (SSNY) on 8/26/24. Office location: Westchester County. SSNY designated as agent of PLLC upon whom process may be served. SSNY shall mail copy of process to Amy Della Rocca, 615 Broadway, Hastings on Hudson, New York, 10706. Purpose: any lawful activities. #63716

Notice of formation of a Domestic LLC: Name Nighthawk Aviation LLC. Date of filing Articles of Organization with the Secretary of State of NY (SSNY) on 10/21/2024. The LLC is located in Westchester County. The SSNY is designated as agent of LLC upon whom process against it may be served. The address to which the SSNY shall mail a copy of any process against it served, is to the principal business location of the LLC at c/o PO Box 244, Mount Kisco, NY 10549. Purpose: any lawful activity. #63717

Notice of Formation of MEMORABLE DISPLAYS, LLC. Articles of Organization filed with SSNY on 10/21/2024. Office Location: Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to: Tracey Lipton, 50 Buckout Road, West Harrison, New York 10604. Purpose: any lawful purpose. #63718

NOTICE OF FORMATION of BlackAngel X LLC. Articles of Organization filed with the Secretary of State of New York (SSNY) on O6/28/24. Location: Westchester. SSNY designated as agent for service of process on LLC. SSNY shall mail a copy of process to: LLC c/o Republic Registered Agent Services Inc, 54 State Street, Ste 804, Albany, NY 12207. Purpose: Any lawful purpose. #63719

NOTICE OF FORMATION of X Signature Concierge LLC. Articles of Organization filed with the Secretary of State of New York (SSNY) on 07/01/24. Location: Westchester. SSNY designated as agent for service of process on LLC. SSNY shall mail a copy of process to: LLC c/o Republic Registered Agent Services Inc, 54 State Street, Ste 804, Albany, NY 12207. Purpose: Any lawful purpose. #63720

Notice is hereby given that an On Premises Restaurant Liquor License, Serial#112317 has been applied for by Eagle Thai Mclean Limited d/b/a Eagle Thai Cusine to sell beer, wine, cider and liquor at retail in an on premises Restaurant Liquor establishment. For on premise consumption under the ABC law at 629 Mclean Avenue Yonkers NY 10705. #63722

NOTICE OF ANNUAL REPORT Notice is hereby given that the 2023 report for the year ending December 31, 2023 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. #63723

NOTICE OF ANNUAL REPORT Notice is hereby given that the 2023 report for the year ending December 31, 2023 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 Foundationfs principal manager is Audrey Steuer, Trustee, 914 238 3800. #63724 Sealed bids will be received as set forth in Instructions to Bidders (https://www.dot. ny.gov/bids-and-lettings/construction-contractors/important-info) until 10:30 A.M. on Thursday, December 19, 2024 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Maps, Plans and Specifications may be seen at Electronic documents and Amendments which are posted to www.dot.ny.gov/doing-business/opportunities/const-notices.

The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award.

BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK.

Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting.

Region 08: New York State Department of Transportation

4 Burnett Blvd., Poughkeepsie, NY, 12603

D265367, PIN 881664, FA Proj , Westchester Co., BRIDGE DECK REPLACEMENT - Dewitt Ave over Sprain Brook Pkwy, Village of Bronxville, Town of Eastchester & City of Yonkers., Bid Deposit: 5% of Bid (~ \$375,000.00), Goals: DBE: 10.00% Region 10: New York State Department of Transportation

NYS Office Building,, Veterans Memorial Highway, Hauppauge, NY, 11788

D265350, PIN 081059, FA Proj , Suffolk Co., PREVENTIVE MAINTENANCE BRIDGE REPAIRS - Town of Southampton., Bid Deposit: 5% of Bid (~ \$750,000.00), Goals: DBE: 9.00%

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, December 19, 2024 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx. com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids.

Electronic documents and Amendments are posted to www.dot.ny.gov/doing-business/opportunities/ const-notices. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planholders List at www.dot.ny.gov/doing-business/opportunities/const-planholder. Amendments may have been issued prior to your placement on the Planholders list.

NYS Finance Law restricts communication with NYSDOT on procurements and contact can only be made with designated persons. Contact with non-designated persons or other involved Agencies will be considered a serious matter and may result in disqualification. Contact Robert Kitchen (518)457-2124.

Contracts with 0% Goals are generally single operation contracts, where subcontracting is not expected, and may present direct bidding opportunities for Small Business Firms, including, but not limited to D/M/WBE's and SDVOBs.

The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award.

BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK.

Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting. Region 08: New York State Department of Transportation

4 Burnett Blvd., Poughkeepsie, NY, 12603

D265387, PIN 881366, Columbia, Dutchess, Orange, Putnam, Rockland, Ulster, Westchester Cos., BRIDGE WASHING/DECK SEALING - Various Locations., Bid Deposit: 5% of Bid (~ \$125,000.00), Goals: MBE: 4.00%, WBE: 8.00%, SDVOB: 0.00%