

CONSTRUCTION

Residents not in line with Tunxis Hill apartment complex

Jeffrey Vangele, a former banker with J.P. Morgan Chase and Wells Fargo, wants to leave a legacy in his hometown in the form of affordable housing in Tunxis Hill. Page 2 **COURTS**

Landlord sues bankrupted Titan Concrete for \$6M

A landlord is suing Titan Concrete I nc., a bankrupted Carmel ready-mix concrete company, for \$6 million for allegedly failing to pay rent and trashing its property. • Page 8

HOME & DESIGN

New York and Connecticut among states spending the most on home improvements

In 2023, New York homeowners secured over \$8 billion in home improvement loans, with an average loan amount of \$135,541—ranking the state among the top spenders in the nation. Page 10

MONDAY December 9

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Residents not in line with **Tunxis Hill apartment complex**

BY GARY LARKIN / glarkin@westfairinc.com

Three story, 46-unit building would be affordable housing.

FAIRFIELD – Jeffrey Vangele, a former banker with J.P. Morgan Chase and Wells Fargo, wants to leave a legacy in his hometown in the form of affordable housing in Tunxis Hill.

His vision is to turn two rental units on Tunxis Hill Road and Soundview Avenue into a 46-unit residential development that would adhere to Section 8-30g of the state's affordable housing zoning exemptions.

Currently, he rents out the homes for about \$2,100 per month per unit while he lives on Winnepoge Drive. Under the plan to turn 3,360 square feet of existing rental units in two buildings into a three-story affordable housing apartment complex, Vangele could possibly bring in \$3 million a year, according to an unofficial tally by a resident at Tuesday, Dec. 3's town Plan and Zoning Commission hearing.

For Vangele and the Town of Fairfield, such a development could bring both economic development to the area while filling the tax coffers especially when you consider that 467 Tunxis Hill Road is valued at \$446,500 and 80 Soundview Ave. at \$496,000, according to 2023 town property records.

As an economic development project, the proposed apartment building

would seem to be a boost to mixed-use area that already includes a Stop and Shop, a car wash, a restaurant and a car dealership.

But that's not what the 30 or so residents who showed up in person and virtually to Tuesday's PZC hearing

were concerned about. It's what such a building could potentially mean to the character of Tunxis Hill and the longtime homeowners and residents who live there.

"Congratulations on the new building," Kat Matta, who lives on Beaver Street, said facetiously. "It's gorgeous. From the Tunxis Hill side, I would say it's going to make Tunxis Hill look gorgeous. But we have Cape Cod cottages across the street. What's their elevation, like 30 feet maybe.

"From the Soundview side, it looks like a monstrosity. We have many families with children and one with an autistic child and a deaf child who has directional issues."

Cindy Elwood, who resides on Soundview Avenue, is concerned with the noise pollution and what the addition of large apartment building would bring.

"Most of my concerns have to do with pollution," Elwood said. "First, noise pollution by having these (HVAC) units on the roof. It's already very loud with the highway traffic."

But she and others at the hearing were most worried about the increase in automobile traffic on Tunxis Hill Road, Soundview Avenue and the roads leading to Black Rock Turnpike.

"There are cars parked up and down Soundview Avenue all day long," she said about the current state. "Generally, it is not a two-way street. It's one-way street. You have to let a car pass. As you are going down Soundview on my way to work, I don't like to go down Soundview onto Old Stratfield Road because you cannot see. I have to go around Elizabeth and down Sterling, where the view is better.

"You can't go onto Black Rock Turnpike but there is no light there. Where are 90 cars going to go?"

Attorney Tim Hollister of Hinckley Allen of Hartford, who was representing Vangele at the hearing, described the affordable housing project to PZC members Tuesday. He pointed out that as far as Section 8-30g buildings go, this particular one on Tunxis Hill Road is small.

"We do what is called an affordable housing needs memo, which is a compilation of materials that we put together over the years in attempt to address the affordable housing needs within Fairfield and the region," Hollister said. "The two parcels are 467 Tunxis Hill Road (0.4 acres) and 80 Soundview Ave. (0.17 acres) with the total property 0.57 acres.

"As you can see, it's really a mixeduse street, with bus stops, restaurants, grocery store and other commercial uses. The existing building, 467 Tunxis Hill Road, is a three-story with three units and on-site parking and a detached garage. 80 Soundview Ave. is a single-family home built in 1960."

He made it a point to say that while his team and the applicant met with town agency officials, staff members had "no substantial concerns." Additionally, he mentioned that since there are no wetlands on the site, there is no need for a permit. However, after meeting with the Water Pollution Control Authority, which approved the larger sewer line for the original 69 units, they decided to downscale the size to 46 units in August.

What about affordability?

PZC Commissioner Kathryn Braun told Hollister she is concerned about the affordable housing ratio going down although the town is adding to the affordable housing stock. "The reason it goes down is that the ratio itself has a lot of problems with it," Braun

said. "We are continuing adding to our 8-30G units every year, right.

"I want to know what's included in the affordable housing renters. Are they struggling families? Are they 20-something kids who want to live in an apartment but can't afford the rent? Without really understanding what's behind it, it's hard to understand how significant is the need."

According to statistics provided in the zoning application for the Tunxis Hill Road/Soundview Avenue apartment building, in the past 30 years the number of dwelling units in Fairfield increased 7.2% while 8-30g compliant units only increased by 0.9%.

"It's intended to show there is a continuing need for lower cost units in Fairfield than in surrounding towns," Hollister said.

The breakdown of units for the proposed apartments is 39 one-bedrooms and 7 two-bedrooms with the one-bedroom units being 697-838 square feet and the two-bedroom units being 1,036-1,131 square feet. There would be a gym and two floors of parking.

As for the rent, for those tenants making 80% of the area median income (AMI), or a maximum of \$70,260, the rent for a one-bedroom would be \$1,632. For those making 60% of AMI, or a maximum of \$52,695, the rent for a one-bedroom would be \$1,193. For those family tenants making a maximum of \$84,312, the rent for a two-bedroom would be \$1,958 and for those making up to \$63,235, the rent for a two-bedroom would be \$1,431.

"On the issue of affordable housing, this is not Section 8," said Soundview Avenue resident Carlo Rivieccio. "This is not affordable housing. This is a two-bedroom for \$2,000 a month. They are using formulas based on median incomes. They are incentivized to keep that median base as high as possible."

Rivieccio believes the size of the proposed apartment building will definitely harm the character of the neighborhood.

"The largest building on the block (on Soundview) is about 30 feet in elevation," he said. "This will eclipse the tallest building on the block. It will be about 43% larger than the house next door. This will not fit in."

The next step is another public hearing on Jan. 14 with a final decision by PZC by Jan. 16. PZC Chair Thomas Noonan said a separate hearing on the landscaping plan, which has yet to be filed, still has to be scheduled.



Cindy Elwood of Soundview Avenue speaks to the Fairfield Plan and Zoning Commission about the proposed 46-unit apartment building on Tunxis Hill Road and Soundview Avenue. Screenshot by Gary Larkin.

Latimer submits letter resigning from county executive post

BY PETER KATZ / pkatz@westfairinc.com



Geoege Latmere discussing his resignation.

Westchester County Executive George Latimer, who in a landslide was elected on Nov. 5 to Congress representing New York's 16th Congressional District, has submitted to County Clerk Timothy Idoni a letter formally resigning as county executive effective Thursday, Jan. 2, 2025, at 12:01 p.m.

"I am deeply appreciative of the many kindnesses shown to me during my seven-year tenure as County Executive, and for my prior thirteen years' service as a member of the Westchester County Board of Legislators," Latimer said. "I look forward to working closely with Westchester County government in my new responsibilities."

Latimer explained he is due to be sworn in as a congressman on Friday,

"My seven years as a county execu-

tive along with 13 prior years as a Westchester County Board of Legislators member gives me a 20-year experience in this government of Westchester County," Latimer said while commenting on his resignation. "As I leave it I am prepared to work closely with this county government to try to accomplish the things that are necessary."

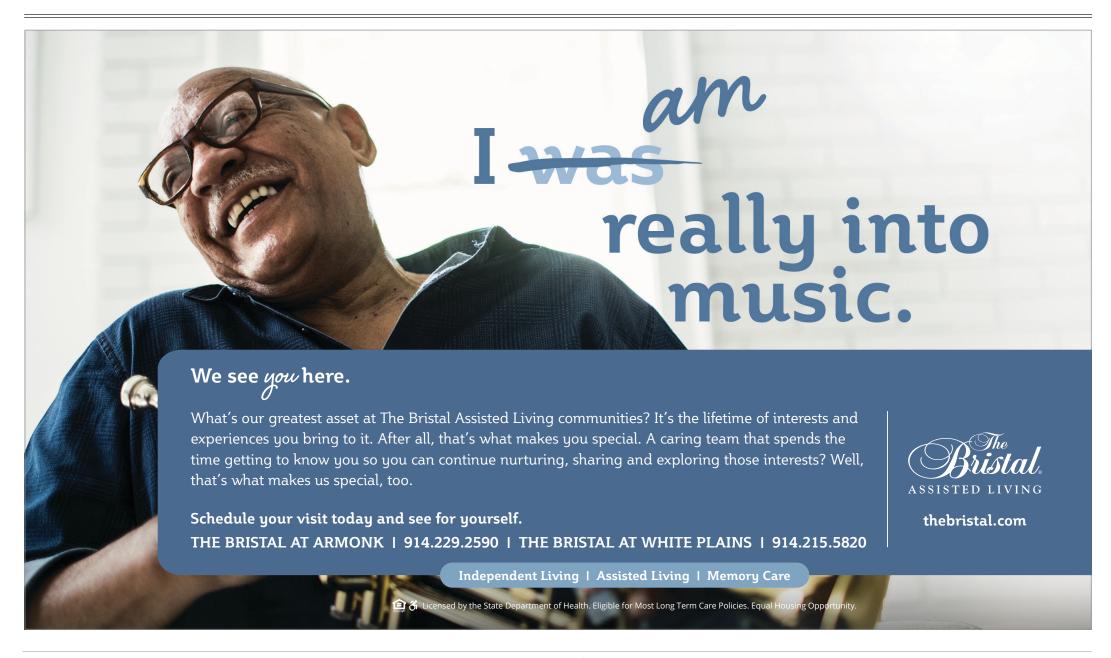
Latimer said that he is hopeful that his new position in Washington will be substantive. He noted that the term in Congress lasts only for two years compared with four years for county executive.

He said that his resignation will trigger action by the Board of Legislators. The board chairman will appoint an acting county executive who will serve for a couple of days between the time Latimer's resignation takes effect and the first board meeting of the New Year, when the full board will appoint an acting county executive to serve for 90 days.

"They also will set the date for a special election for county executive and the major parties will nominate candidates who will compete in that special election that's likely to be held in the month of February," Latimer said.

The winner of the special election will serve the remaining months of Latimer's four-year term, due to expire at the end of 2025. In November 2025. there will be an election for a full fourvear term as county executive. Latimer pointed out that when he took office he authored and the Board of Legislators adopted a two-term limit for county executives.

"We look forward to new leadership, a new dynamism here in Westchester County and I just want to tell you ... how thankful I am and appreciative I am that I've had this opportunity," Latimer said.



Fairfield-based developer secures \$4.8M mortgage on Dunwoodie PI property

BY GARY LARKIN / glarkin@westfairinc.com

GREENWICH - A well-known developer has plans to build on a 2-acre, 90,000-square-foot lot on Dunwoodie Place soon after taking out a \$4.8 million mortgage on the property in September, town records show.

CLT Sherwood Farm LLC, whose principals are James Gardiner and Mary Katherine Kelly, secured the mortgage with Braavos Lending LLC of Rocky Hill. Gardiner owns and operates CLT Development, a developer based in Fairfield. The mortgage is for construction of a building on the Dunwoodie Place site, which includes vacant land and a house.

Gardiners CLT Sherwood Farm LLC purchased the property from Brenda Dehmel for \$1.73 million on Sept. 18. It was listed for \$1.9 million in July and removed in August, to a RedFin real estate listing. It was built

The house includes nine rooms, including a living room, family room,

dining room, five bedrooms, three-and-half bathrooms, a breakfast nook, a mud room, and a two-car garage.

CLT Sherwood Farm also purchased a lot on Sherwood Farm Lane for \$10 in December 2023 from Indian Spring Limited Partnership,

which owns quite a few properties in that area of Greenwich.

Gardiner could not be reached for

A recent CLT Construction luxury house at 7 Cherry Blossom Lane in Greenwich was sold for \$6.9 million last month. It was on the market for 78

That home includes 21 rooms with 10-feet ceilings, custom millwork and paneling, and oversized kitchen/family room leading to private land next to 10 acres of conservation land.

The 2-acre property also includes a saltwater pool and spa, a three-car heated garage and generator and walkup attic in a gated community off the Taconic Parkway.



The property at 36 Dunwoodie Pl. has been purchased by CLT Sherwood Farm LLC foi \$1.8 million. The LLC, which is operated by developer James Gardiner, took out a \$4.8 million construction mortgage on the property.



This property at 7 Cherry Blossom Lane in Greenwich is one of James Gardiner's and CLT Construction's luxury home builds. Photo courtesy of The Richard Breglia Team





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THE RELATIONSHIP OF BUSINESS AND THE ENVIRONMENT IN THE TRUMP ERA? IT'S COMPLICATED

BY GEORGETTE GOUVEIA / ggouveia@ westfairinc.com

With a president-elect of the United States who watches the S & P 500 the way some of us watch our weight and/ or credit score – as a measure of success – what affect will businesses have on the new Trump Administration's approach to the environment?

"It's a fascinating question," said Jason J. Czarnezki, who wears multiple hats at Pace University's Elisabeth Haub School of Law in White Plains as its Gilbert and Sarah Kerlin distinguished professor of environmental law; associate dean of environmental law programs and strategic initiatives; faculty director of the Sustainable Business Law Hub; and inaugural international law faculty scholar. "We don't know how businesses will influence him."

Recently, ExxonMobil CEO Darren Woods tried to do just that, raising eyebrows - and environmentalists' hopes – when he asked President-elect Donald J. Trump not to withdraw, again, from the Paris Agreement, a legally binding 2015 international treaty

designed to limit global warming.

A spokesman for ExxonMobil -- the largest U.S.-based oil and gas company, which supports the agreement -- said: "A second U.S. exit from the Paris Climate Agreement would have profound implications for the country's efforts to reduce its own emissions and for global efforts to combat climate change." (After Trump pulled the nation out of the agreement in his first administration, the U.S. rejoined it under President Joe Biden.)

At Cop 29, the United Nations' November climate summit in Baku, Azerbaijan, Woods added that a consistent, pragmatic environmental policy is essential not only for the planet but for the business community: "I don't think the stops and starts are good for businesses. It's extremely inefficient and creates a lot of uncertainty."

Might not other companies join Exxon in urging Trump to stay in the treaty, if only out of their own economic interests?

"In relation to the Paris Agreement, I do agree that many gas and oil companies would want a seat at that table," Czarnezki said. "But I expect the Trump Administration will pull out of the Paris Agreement for political reasons as he already promised to do so."

The relationship among the environment, the business community and the incoming administration will be a complex one. On the one hand, many businesses are champing at the bit for Trump's proposed deregulation blitz. On the other, despite the financial challenges of implementing them, companies have taken advantage of green incentives - grants, rebates and tax credits, including those under the Inflation Reduction Act (IRA) - that may now dry up.

Adding another layer is Trump's close relationship with Elon Musk founder of electric car company



From left, 4-year-old Hope and her 6-year-old cousin Zoe make a presentation to the Greenburgh Town Board Monday, Dec. 2, to save some trees in Bob Gold Parklet. Photographs courtesy Raymond Wong.

Tesla, who will head, with Vivek Ramaswamy, the new Department of Government Efficiency (DOGE). (The informal nature of Musk's position will enable him to retain leadership of Tesla, social media platform X and rocket company SpaceX, which critics said is a conflict of interest.) Here, Czarnezki added, look for the deregulation of driverless cars to increase the demand for electric vehicles (EVs) and thus benefit Tesla.

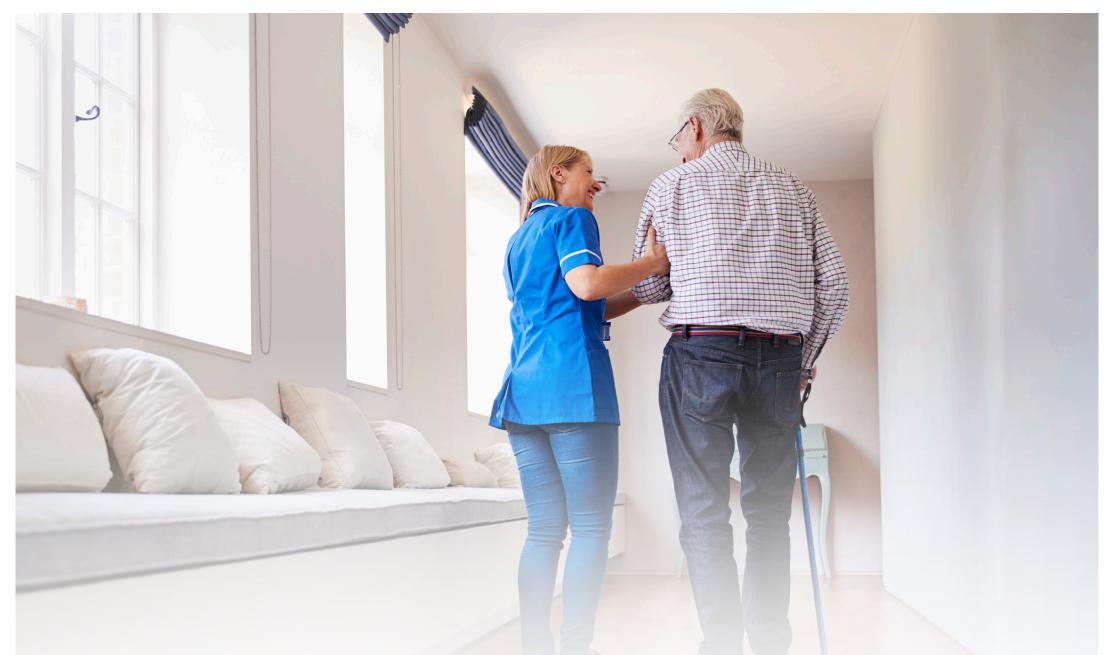
Compounding the complexity and uncertainty of the new administration's environmental stance is what Czarnezki called the "mixed record" of Trump's pick to administer the **Environmental Protection Agency** (EPA) – Lee Zeldin, who represented much of Long Island as a congressman from 2015 to '23 before running unsuccessfully for New York state governor against Kathy Hochul. While Zeldin has been tasked with streamlining regulations and does not have environmental experience – he did not sit on congressional committees with environmental oversight - he does have a pro-environment voting record on some issues. These

include the cleanup of the Long Island Sound, opposition to offshore drilling, co-sponsorship of the Carbon Capture Improvement Act to create the necessary carbon-capture technology and support for renewable energy in the forms of extending solar investment tax credits and researching offshore wind potential.

However, he has also voted against the Clean Air Act and failed to support expanded protections for fish. In his run against Hochul - in which he garnered the highest percentage of the vote for a Republican gubernatorial nominee since 2002 – he vowed to rescind the ban on fracking, the extraction of oil and natural gas from deep underground rock formations.

Another Trump cabinet pick who would affect environmental policy as secretary of the interior and energy czar, North Dakota Gov. Doug Burgum, also has a mixed record. He signed into law his state's first Department of Environmental Quality and set a goal for the state to stop adding carbon dioxide into the atmosphere by 2030. But he also supports Trump's plan to open federal lands





Guidance and Compliance

With experience in all facets of health care representation, Bond's long term care practice attorneys have been representing health care providers across New York State for over 20 years with a menu of services that includes health care law, labor and employment law, employee benefits and executive compensation, insurance defense, mergers and acquisitions, business restructuring, creditors' rights and bankruptcy and litigation support.

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Cummings & Lockwood: Providing Sophisticated Legal Counsel to Family Offices and Closely Held Businesses

Cummings & Lockwood counsels private clients and their family offices and closely held businesses on an array of legal matters, ranging from entity planning and family governance issues to advising on the management of diverse investment portfolios, family trust structures and private foundations which are often part of large family offices. We also assist with the formation of closely held businesses and investment vehicles, including those with concentrated real estate or securities holdings.

The firm's general focus on private clients enables us to advise families on their immediate financial and investment goals, as well as on their long-term estate and charitable planning strategies.

We offer clients a multi-disciplinary approach to managing family offices and closely held businesses and deliver services that are tailored to their specific legal, business and personal circumstances, needs and objectives.

Below is a summary of how Cummings & Lockwood can help your family office or closely held business.

Estate and Tax Planning

Family offices and closely held businesses often serve as vehicles for our clients' current and long-term personal, family, financial and tax objectives. Our family offices and closely held businesses practice is a natural complement to our estate planning practice.

We help affluent families develop and implement comprehensive and sophisticated estate, gift and tax planning strategies. Our services include strategies to preserve and transition family wealth; fiduciary services with respect to trusts, estates and investment vehicles; trust administration and fiduciary accounting; and estate settlement and tax preparation.

Wealth Protection Planning

Our private client, commercial and litigation attorneys are well-suited to identify and protect against risks that may threaten family wealth. Our family offices and closely held businesses practice focuses on the protection of family wealth and assets through the assessment and implementation of contractual, operational and tax strategies using family office and family business entities.

Charitable Planning; Philanthropic Giving

Charitable giving is a key component in many long-term family plans, and our sophisticated and accomplished charitable planning attorneys help clients use family offices and family business entities to further clients' charitable goals.

Our family office practice not only covers charitable giving by a family office or family business, but also works together with family offices and separate private foundations and other charitable organizations of the families to harmonize family, charitable and business goals in a tax-efficient manner.

We assist clients in the creation, implementation, monitoring and administration of various charitable structures, including charitable remainder trusts, charitable lead trusts, private foundations and donor advised funds.

Business Succession Planning

We help owners of privately held or family owned companies, including traditional operating



businesses, entrepreneurial enterprises or family investment partnerships, in the development and implementation of business succession plans. We also assist family offices with the establishment of succession plans for fiduciaries, family office executives and advisors.

In addition, for closely held business interests, we often assist in the development and implementation of tax-efficient strategies for transferring ownership and control through family generations, either during the owner's lifetime and/or at death. For those looking to sell an operating business now or as part of an ultimate succession plan, we can assist with the sale and/or the conversion of an operating business into an investment-oriented family venture.

Corporate Governance; Partnerships, LLCs, LLPs and Joint Ventures

The attorneys in our family offices and closely held businesses practice group help family principals and their family offices with the selection and development of the most appropriate structures or entities for their business ventures, including partnerships, limited liability companies (LLCs), limited liability partnerships (LLPs) and joint ventures. We provide counsel on the rules, policies and procedures that govern these entities. We prepare and file the relevant formation documentation.

We also advise directors, managers and members of family offices on corporate governance matters to ensure that they are in compliance with applicable law, to protect them against potential liabilities and to counsel them on business transition to the next generation.

Equity Financing; Loan Transactions and Financings; Venture Capital

We work with family offices and business entities in evaluating and undertaking different types of investments, including investments in private equity and hedge funds, angel and venture capital investing, and direct company investments. We represent clients both on the target and investor sides; assisting them in all steps of complex transactions, from assessment of opportunities and negotiation of terms to drafting documentation and closing.

Mergers and Acquisitions

In addition to helping clients establish business operations and business partnerships, we assist family offices and closely held businesses in the acquisition and divestiture of family office holdings, whether consisting of private equity and similar investments or mature and family-controlled businesses. Our involvement in mergers and acquisitions may involve serving as primary counsel for buyers or sellers, or as conflicts counsel for specific family members or trusts.

Commercial and Residential Real Estate

We represent our clients in the acquisition, disposition, financing, leasing and management of commercial and residential real estate, from personal residences and vacation homes to larger investment and commercial properties. Our core expertise in the commercial real estate area

extends to all aspects of the commercial real estate holdings of our family office and closely held business clients.

Litigation, Arbitration and Dispute Resolution

Our broad knowledge of the goals and view-points of family offices and closely held businesses from the perspectives of both the current and next generation makes us well-suited to assist in mediating, litigating, arbitrating and otherwise resolving disputes over ownership, management and control.

Our litigators have experience in representing family office and closely held business officers and managers against claims from family members or investors for breach of fiduciary duties and other management-related claims.

We also assist both family offices and closely held businesses and individual owners in resolving disputes related to dissolution, freeze-outs, investments, majority and minority partner rights, misappropriation of company assets and other commercial, employment, real estate and probate and tax disputes.

Contact Information

For more information about how Cummings & Lockwood can help your family office or closely held business, please contact your Cummings & Lockwood attorney or Brendan P. Snowden at 203.351.4209 or via email at bsnowden@cl-law.com.

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Tax Considerations for a New Partner in a Physician Practice

Becoming a new partner in a physician practice means increased prestige and responsibility, as well as several changes that will affect your federal and state taxes. These changes include issues, such as income reporting, tax withholdings, estimated tax payments, and payroll and self-employment taxes.

Income reporting

Employees receive compensation in the form of wages which are reported to them after the year-end on Form W-2. The wages are reported as income by the employee and as an expense by the employer.

Most physician practices are taxed as partnerships in which partners do not receive wages. Instead, they receive guaranteed payments and/or allocations of the partnerships' income, which is paid in the form of draws or distributions. Income is reported to partners on Schedule K-1 and may be comprised of several different categories, such as ordinary income, interest, dividends, and guaranteed payments. Partners pay federal taxes on their allocable shares of this income, rather than the partnership. Partners may also receive state K-1s and may be required to file state tax returns and pay state taxes based on partnership activity. It is important to note that these requirements vary by state and should be thoroughly researched in advance.

Federal tax withholdings and estimated taxes

Unlike employees, partners are generally not subject to federal taxes being withheld from their pay by their employers. Instead, partners bear the responsibility of paying their own estimated taxes to the federal government each quarter in April, June, September, and January.

In order to avoid penalties, taxes may be paid each quarter in 25% increments based on the lesser of 110% of the prior year tax for most taxpayers (100% for those with prior year Adjusted Gross Income (AGI) under \$150,000) or 90% of the current year tax.

If using the current year tax, taxpayers have the option to pay estimated taxes on an annualized basis. Under this method, estimated taxes are paid based on the actual income earned during each quarter. This is particularly useful for partners of practices whose income is lower in the beginning of

the year. This method may better align the timing of estimated tax payments with that of cash distributions.

State tax withholdings and estimated taxes

State taxes for partners in physician practices can be more complicated than federal taxes. While most employees are subject to state and local tax withholdings and obligations based on where they live and where they are performing services, partners are generally subject to state and local taxes based on where their practices are performing services.

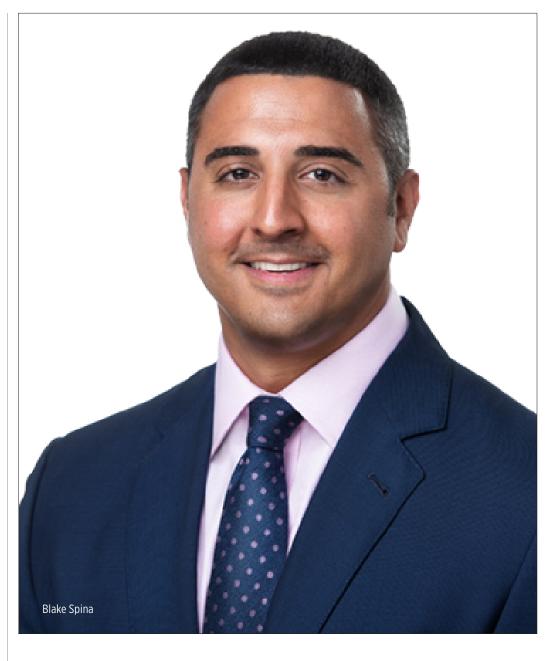
To further complicate matters, each jurisdiction has its own tax laws and requirements. Some states have instituted a pass-through entity tax, which allows practices to pay taxes on behalf of their partners. This allows firms to deduct the taxes from their income, thereby providing their partners with a tax benefit by reducing taxable income. The partners can claim credit for these taxes paid on their individual state tax returns. Other states allow for composite tax filings which permit practices to file one tax return on behalf of all eligible partners. This reduces the number of tax returns individual partners may need to file, but usually requires practices to pay the composite taxes at the highest marginal tax rate for the respective state.

Payroll and self-employment taxes

Payroll taxes include Federal Insurance Contributions Act taxes (FICA), Medicare taxes, and state taxes, such as unemployment insurance contributions and family leave contributions, which vary by state. The employer pays one half of its employees' FICA and Medicare taxes, with the remaining half being withheld from the employees' pay. Instead of payroll taxes, partners are subject to federal selfemployment taxes, such as FICA taxes of 12.4% of net earnings up to \$168,600 for 2024 and Medicare taxes of 2.9% of all net self-employment earnings. Partners can claim one half of their self-employment taxes paid as an "above the line" deduction for AGI.

Other considerations

The topics mentioned above are only a few of the changes and issues that a new partner in a physician practice needs to



consider. For instance, tax compliance and tax planning can be far more complex for a partner if their practice is performing services in numerous states and countries. Partners should also take advantage of deductions and other opportunities, such as unreimbursed business expenses and increased retirement contributions.

As a newly promoted partner, you should consider engaging the services of an experienced tax professional to advise you on the numerous changes to your tax situation. For more information, reach out to Partner and Healthcare Industry Practice Co-Leader Blake Spina at bspina@citrincooperman.com.

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and waters for oil and gas drilling as well as a project that would trap carbon emissions from 57 Midwestern ethanol plants in an \$8 billion North Dakota pipeline that many of his constituents oppose.

With the federal government entirely in Republican control and a conservative U.S. Supreme Court, states can play a role as a counterweight. On July 18, 2019, New York state enacted the Climate Leadership and Community Protection Act (CLCPA) to reduce economy-wide greenhouse gas emissions 40% by 2030 and no less than 85% by 2050 from 1990 levels. Connecticut has passed several laws designed to achieve its greenhouse gas-mitigation goals.

States like California and New York – which have the first and third largest economies in the nation and the fifth and 10th largest in the world, respectively - can have an affect with carbon-neutral emissions, Czarnezki said. But, he added, "there are limits to what states can do.

"Some states will have cleaner water and air," he said. "It will come down to the haves and have nots.

BECOMING ENVIRONMENTAL ACTIVISTS AT A YOUNG AGE –A VERY YOUNG AGE

Move over, Greta Thunberg. Make room for 6-year-old Zoe and her 4-year-old cousin Hope.

Over a month ago, the two wrote to Greenburgh Town Supervisor Paul Feiner to protest the town removing some trees from Bob Gold Parklet on East Hartsdale Avenue.

Feiner invited both to attend a town board meeting to highlight the importance of trees in the community. They made a presentation to the town board on Monday, Dec. 2, when Joe Lucasey, commissioner of Parks & Recreation, responded that the trees had to come down to give the remaining trees more room to grow. (An arborist who has worked for the New York Botanical Garden in the Bronx seconded the decision.) Next year, another tree and more bushes will be added. But the seeds of community engagement have already been sown.

"When Zoe and Hope apply to college years from now, they will be able to add to their college application that they started making a positive difference in the community very early in their lives – probably earlier than any other applicant," wrote Feiner. "Zoe and Hope are learning at a very early age the importance of engaging with their elected officials and are role models for other young people."

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TRANSPORTATION

Light at the End of the Tunnel

The long wait for Gateway Tunnel construction is over. The \$16.1 billion program is the largest infrastructure project in the country and will provide steady work for Local 825 members for years to come.

Reconstruction of the Portal North Bridge is nearing completion. Groundbreaking on the Tonnelle Ave. bridge and utility relocation has begun and preparation for a new tunnel under the Hudson River is taking place.

And who better than Local 825 of the International Union of Operating Engineers, who recently bored the 3.5-mile Delaware Aqueduct water tunnel beneath the Hudson 70 miles up river, to handle the challenging work ahead.

Better Building Begins Here

WWW.IUOE825.ORG





Landlord sues bankrupted Titan Concrete for \$6M

BY BILL HELTZEL / bheltzel@westfairinc.com

A landlord is suing Titan Concrete Inc., a bankrupted Carmel ready-mix concrete company, for \$6 million for allegedly failing to pay rent and trashing its property.

Point H Realty Corp., the owner of a property in the Bronx that Titan had used for manufacturing concrete, sued Michael Saccente, of Yorktown Heights, in a complaint filed on Nov. 25 in Westchester Supreme Court.

"Apart from the back rent, taxes and water payments that remain due," the complaint states, "Titan left the premises in such a deplorable condition" that it will cost "in excess of \$5 million to restore the premises."

But Titan has accused Point H in bankruptcy court of improperly evicting the company from the Bronx yard so as to seize Titan's tools and fleet of trucks and "exert leverage" in their disputes.

Titan describes itself as a top notch concrete service for commercial industrial and residential projects in New York City, the Hudson Valley and Western Connecticut. It makes concrete in Carmel and in Stamford, and

until the eviction this past August, in the Bronx.

Point H is operated by Peter Mestousis, of Pelham, and owns the yard in the Hunts Point section of the Bronx.

In 2018, Titan leased the property for five years, according to the complaint, and Saccen-

te guaranteed the lease payments. In 2022, Mestousis bought a 50% interest in the business but Saccente continued to operate Titan Concrete,

the complaint states, "as if he were sole owner." Last year, Titan petitioned for Chapter 11 bankruptcy protection,

declaring \$3.4 million in assets and \$13 million in liabilities. Titan owed Point H more than \$850,000 in rent, taxes and sewer charges when the bankruptcy case was

filed, according to the new complaint. And this past January they agreed to a deal where Titan would pay about \$110,000 a month to continue operating at the Bronx site for a few months, and then vacate the property on June

Titan did not vacate the property, the complaint states, Point H obtained an eviction warrant and a city marshal



evicted Titan on Aug. 13.

Titan left "numerous junk concrete trucks, a literal mountain of dried concrete, numerous concrete blocks and other items too numerous to mention," according to the complaint, and it will cost at least \$5 million to restore the property.

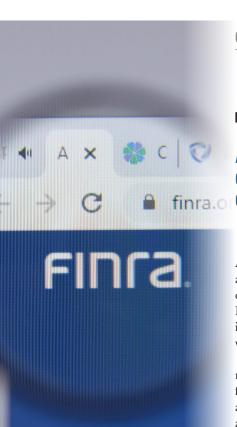
But Titan claims in a bankruptcy filing that Point H blockaded the exists and prevented Titan from removing its property, to force a \$3.5 million payout outside of the ordinary bankruptcy

Titan also claims that it has received an offer to buy some of the assets, and

the eviction jeopardizes a potential sale worth hundreds of thousands of dollars.

Point H accused Saccente of breach of contract for not paying the rent, breach of implied covenant and good faith for leasing the property "with knowledge that he was in financial straits and could not fulfill his end of the agreements," and breach of his personal guarantee.

Titan has asked bankruptcy court to sanction Point H for evicting the company from the Bronx yard, in violation of procedures that require creditors to act only in bankruptcy court.



COURTS

FINRA sanctions Gabelli affiliate in Rye

BY BILL HELTZEL / bheltzel@westfairinc.com

A Rye financial services firm has been censured and fined for not disclosing its disciplinary history to clients.

G.research president Vincent Amabile consented to the censure and a \$30,000 fine that were issued on Nov. 11 by The Financial Industry Regulatory Authority. He agreed to implement new supervisory procedures within 60 days.

G.research is an institutional research and brokerage firm that is affiliated with Gabelli financial services, a Rye-based syndicate that manages about \$32 billion in assets.

In June 2020, new SEC rules required every broker-dealer to publish a

Customer Relationship Summary that explains the types of services offered, the costs, conflicts of interest, and the firm's legal and disciplinary history.

One section of the report poses a question: Do you or your financial professionals have legal or disciplinary history? If the answer is "Yes," the firm must direct clients to a website where they can research the firm and its employees.

G.research and four affiliates responded "No" to the disciplinary history question in 2020 and 2021 and then "Yes" in 2023.

The consent agreement does not provide details about the omitted disciplinary history. According to FINRA's BrokerCheck tool, G. research was subject to several regulatory events over the past 30 years. In 2013, for instance, FINRA issued a \$1 million fine for insufficient disclosure of risks, conflicts of interests, and misleading statements in marketing materials for private partnerships.

In the new case, FINRA found that G.research failed to establish and maintain written procedures to comply with FINRA and U.S Securities and Exchange Commission rules.

The firm's conduct violated a SEC rule that requires broker-dealers to disseminate reports "for the protection of investors" and a FINRA rule requiring firms to "observe high standards of commercial honor and just and equitable principles of trade."



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Ulster County moves to protect and enhance agriculture

BY PETER KATZ / pkatz@westfairinc.com

Ulster County's government has prepared a draft of an agricultural and farmland protection plan, which is intended to be a comprehensive roadmap for sustaining and enhancing agriculture in the county. The county describes the primary objective as ensuring the economic viability, sustainability, and resilience of the agricultural sector.

"Protecting and stewarding our agricultural resources is crucial to Ulster County's future food security and economic well-being," said County Executive Jen Metzger who chaired the Senate Agriculture Committee when she served in the State Senate. "The Agricultural and Farmland Protection Plan is central to our efforts in ensuring the long-term viability and sustainability of farming in our county, and public comment is critical to ensuring that the final plan truly reflects the needs and aspirations of our community."

Ulster County has four state-certified



An Ulster County farm. Satellite photo via Google Maps.

agricultural districts spanning more than 71,500 acres. In addition, specialty farms and farmers markets add to the agricultural landscape.

The plan as currently drafted involves four phases: public engagement; data collection and mapping; analysis; and creating a final plan. The goals and recommendations in the final plan are expected to address topics that include: how to foster a sustainable agricultural community for the next 15 years; methods to reach farmers and the public regarding agricultural practices; suggested land use and other regulatory enhancements that will further the vision; methods to preserve farmlands; and economic development opportunities.

In the draft plan, the county says that agriculture is central to Ulster County's identity and heritage, a defining feature of the landscape, and a key driver of the county's economy.

"Comprised primarily of small and mid-sized farms, our agricultural sector produces a rich diversity of products for regional, national, and international markets, while providing our communities with access to fresh local

foods," the draft plan says. "In the last few decades, many farmers have had to adapt to changing economic conditions and reinvent how they do business. In addition to economic challenges, farmers also face challenges from a warming climate, including more severe and unpredictable weather and new pests and diseases. The overarching purpose of this plan is to help Ulster County farmers meet these challenges, take advantage of new opportunities, and promote a diverse, sustainable, and resilient agricultural sector for the longterm."

The draft plan looks at ways to preserve farmland including the use of conservation easements, land lease programs, and strategic land use planning and zoning to retain large contiguous blocks of farmland. The draft plan highlights the need for farms to adopt sustainable practices to deal with climate change, such as soil health improvements, water conservation, and energy efficiency.

The draft plan recommends exploring the feasibility of developing a food hub or cold storage facilities to help farmers access larger markets. It also points out that addressing the shortage of affordable, quality housing for farmworkers is critical.

ECONOMIC DEVELOPMENT

Sullivan gets \$29.9M grant for high-speed broadband internet

BY PETER KATZ / pkatz@westfairinc.com

Sullivan County is receiving \$29.9 million in grant money from New York state's ConnectALL Municipal Infrastructure Grant Program. The program is funded by the U.S. Department of the Treasury under the American Rescue Plan's Capital Projects Fund. Sullivan is the only county in the Mid-Hudson region receiving a grant from the program as of Dec. 1.

The funding will support a rollout of high-speed internet service to an estimated 22.000 homes and businesses in Sullivan. Sullivan County

will own the infrastructure. while Archtop Fiber and Hudson Valley Wireless will serve as internet service providers. The county will build 253 miles of fiber and one new communications tower, adding to the 11 communications towers it already owns, extending broadband service to unserved and underserved locations.

"This is incredible news – I'm elated!" said Sullivan County Legislature Chair Nadia Rajsz. "We have

been working toward this goal for years, and now we can confidently move forward to bring every part of Sullivan County into the 21st century of super-high-speed and affordable Internet access."

"In collaboration with our longtime partner Archtop Fiber, we now have the opportunity to launch a new era of high-speed, reliable, widespread connectivity throughout Sullivan County, ensuring broadband availability is as common and easily obtained as electricity," said Sullivan County Manager Joshua A. Potosek. "Our residents, visitors and businesses will benefit tremendously from this technological leap forward."

Sullivan County last year signed a memorandum of agreement with Archtop Fiber to jointly develop a plan to extend fiber optic cable capable of providing high-speed broadband service within the county. The

technology being deployed is capable of providing both upload and download speeds up to 10Gbps, which is 10 billion bits of data per second. The county's emergency communication towers will also be connected to Archtop's system, with the goal of offering wireless broadband service to areas that otherwise would be significantly difficult or expensive to reach by stringing fiber optic cable along ground routes.

"It's about creating real opportunities for economic growth, education and health care in our communities," said Shawn Beqaj, chief development officer of Archtop Fiber. "Through Governor Hochul's ConnectALL Initiative, we're proud to serve as a dedicated local partner. This grant is a transformative milestone in bridging the digital divide, and we'll work hand-in-hand with community leaders to move this project forward quickly to deliver high-quality Internet access that's built to last."

Bridge over I-95 reopens six months after fiery accident

BY GARY LARKIN / glarkin@westfairinc.com

"Rebuilt in 7 months for \$16.8M the new Norwalk bridge is a triumph of collaboration and efficiency."

NORWALK – The Fairfield Avenue Bridge over Interstate 95 has reopened six months after it was struck by a fuel truck and was set ablaze and destroyed. Gov. Ned Lamont and state Transportation Commissioner Garrett Eucalitto announced the bridge opened ahead of schedule and under budget.

The new bridge, which needed to be demolished, was rebuilt within seven months thanks to the quick and effective efforts of the Connecticut Department of Transportation (CTDOT), Yonkers Contracting Co., several other state agencies, and a team of dedicated subcontractors from across the state. Originally projected to cost roughly \$20 million, the overall bridge replacement and demolition was completed for \$16.8 million.

The initial timeline for the reconstruction project aimed for completion by spring 2025, but because of around-

the-clock collaboration and hard work of construction crews, the new bridge has been fully restored and is now open to traffic. In addition to the early completion, the total cost of the project was lower than initially anticipated.

"Today marks a significant milestone for the Norwalk community and the hundreds of thousands of people who

rely on this critical highway," Lamont said during a ribbon cutting for the bridge. "This is a great example of what can be accomplished when government, contractors, and local leaders work together with a sense of urgency

Eucalitto was full of praise for all parties involved in rebuilding the

"Every partner on this project overperformed the ambitious deadlines we set in May," he said. "This is a remarkable achievement and demonstrates what we can get done for the traveling



A timelapse photo of the Fairfield Avenue bridge over I-95 in Norwalk as it was being reconstructed after being demolished after a fiery accident in May. Photo courtesy of Gov. Lamont's offce

public when federal, state, and local partners share a common purpose."

The new bridge, spanning approximately 170 feet in length over I-95, maintains sidewalks on both sides and reduces the width of the vehicle travel lanes to better accommodate bicyclists.

Immediately following the motor vehicle collision in May that resulted in the original bridge being destroyed, Lamont declared a state of emergency and sought the support of federal emergency relief funds. In the following days, the Federal Highway Administration (FHWA) released \$3 million in "quick release" emergency relief funds for CTDOT to help cover demolition and repair costs. The federal government is expected to cover 80% of the costs for the entire project.



58 E. Parkway, Scarsdale. Photo via Google Maps.

FOOD & BEVERAGE

DeCicco & Sons to open in Scarsdale space formerly housing DeCicco Family Markets

BY PETER KATZ / pkatz@westfairinc.com

The supermarket chain DeCicco & Sons will be moving into space vacated by the unrelated grocery business DeCicco Family Markets in downtown Scarsdale, according to Scarsdale Mayor Justin K. Arest.

DeCicco Family Markets was located at 58 E. Parkway, which is across from the Metro-North train station. The store closed Nov. 15. DeCicco Family Markets currently operates stores in Katonah, New City and Jefferson Valley.

In a message posted on Facebook, DeCicco Family Markets said it "would like to express appreciation to the community of Scarsdale for over 30 years of patronage. It is with heavy heart that we had to make the difficult decision to close the village supermarket. The costs to operate here have outpaced the ability to make this format work any longer."

Arest said that DeCicco & Sons entered into a contract with DeCicco Family Mar-

kets to take over the 58 E. Parkway location and that the deal was expected to close by the end of the year.

"We believe there will be substantial improvements to the space early net year," Arest said. "The village has been in regular contact with Scarsdale Improvement Corp. as we understand the importance of this market to many in our community including our senior population."

Arest said that the village ex-

pressed concerns for employees of DeCicco Family Markets who had worked at the Scarsdale store and were put out of work due to the closing and was advised that the employees were to be offered employment at other DeCicco Family Markets locations as well as at the new supermarket.

"We thank DeCicco Family Markets for its many years of service to Scarsdale and are excited to welcome DeCicco & Sons to the village center," Arest said.

DeCicco & Sons currently operates stores in Ardsley, Armonk, Bedford, Brewster, Eastchester, Harrison, Larchmont, Millwood, Pelham and Somers. It is building a new supermarket in Sleepy Hollow at the Edge-on-Hudson development.

Partner Citrin Cooperman



Executive Director Harlem Junior Tennis & Education Program



Tarrytown, New York Regional President M&T Bank



Host/Reporter News 12

WOMEN

Citrin Cooperman and Westfair Business Journal invite you to the 2025 Women in Power event on Thursday, January 30, 2025, at 8:30 AM at Manhattanville **University** in Purchase. Start your morning by connecting with influential women in our community and gaining insights from accomplished female leaders. Our panelists will share their journeys, strategies, and the invaluable lessons they've learned along the way, demonstrating how they overcame challenges and broke through barriers to reach the top.



Hear real-life stories

of success and resilience from inspiring women leaders



Gain practical advice

on navigating and advancing in your career



Connect with other professionals

in Westchester and Fairfield counties

JAN 8:30 AM 2900 Purchase Street Purchase, NY

Presented by:

Hosted by:





For event information

Anne Jordan: anne@westfairinc.com

For Sponsorship inquiries Partners@westfairinc.com



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New York and Connecticut among states spending the most on home improvements

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

In recent years, persistently high mortgage interest rates have led many homeowners to renovate their existing homes rather than purchase new ones. Although rates have dropped slightly, they remain prohibitively high for many buyers. As a result, homeowners are focusing on upgrades to improve their living spaces and boost their homes' resale value.

This trend inspired Portland Real Estate to analyze data from the Consumer Financial Protection Bureau (CFPB) to uncover which states secured the highest and lowest average home improvement loans in 2024.

Among the states spending the most on home improvements are New York and Connecticut, ranked fifth and eighth in the study. New York, with a population of 19.6 million, had an average loan of \$135, 541. The total number of loans, 59,507, represented 304.5 for every 100,000 people for a total value of \$8 billion.

Connecticut (population 3.6 million) was eighth, with residents taking out \$1.9 billion for home improvements last year. The 15,053 loans processed -- 416.15 loans per 100,000 people -- worked out to an average loan of \$124,704.

This is nothing compared to Hawaii, the state spending the most on home improvements. In 2023, the state's residents took out \$909.7 million in loans across a total of 4,617 disbursements. But this resulted in an average loan value of \$197,023, the highest in all 50 states. The state received 321.71 home improvement loans per 100,000 people.

California ranked second, taking out an average of \$176,337 per home improvement loan. The state's residents received \$20.9 billion in home improvement loans in 2023, spread across 118,649 borrowers, leading to 304.50 loans per 100,000 people.

Massachusetts was third, with an average home improvement loan of \$164,440. The state's residents took out 34,427 loans in 2023, which equates

to 491.72 loans per 100,000 people.

New Jersey ranked fourth, with an average home improvement loan value of \$140,595. The state's residents received 39,554 loans worth \$5.6 billion in 2023.

New Hampshire came in sixth, receiving 8,437 loans in 2023. With an average loan of \$126,934, the state received a total of \$1.1 billion in home improvement loans in 2023, with 601.76 loans per 100,000

Washington ranked seventh, taking out an average of \$126,728 per loan for home improvements. The state's residents received 452.15 loans per 100,000 people, with \$4.5 billion

disbursed in total. In ninth place was Montana. Residents who took out a home improvement loan in the state received an average of \$122,424, with \$383 million disbursed in 2023.

Colorado rounded out the top 10, with 28,352 loans. The average loan amount in Colorado is \$121,551, contributing to the overall \$3.4 billion borrowed in the state for home improvements.

Iowa was found to receive the least in home improvement loans, with the average loan of \$60,070. The state's residents took out \$628 million in home improvement loans in 2023.

Said a spokesperson: "Research shows that home improvement sales in the U.S. amounted to \$544.6 billion in 2022, further projected to reach \$600 billion by 2027. This study highlights the states that are driving the growth in the home improvement market across the country.

"The data not only highlights the varying levels of investment in home improvements across the states but also underscores the influence of local economic conditions and housing market dynamics. As we see substantial spending in states with higher property values, it's clear that homeowners in these areas are prioritizing renovations and upgrades as a means to enhance the value and comfort of their homes."

Top 10
States by Average
Home Improvement Loan
Amount (2023)

- Hawaii
 Average Loan: \$197,023
- 2 California
 Average Loan: \$176,337
- 3 Massachusetts
 Average Loan: \$164,440
- Average Loan: \$140,595
- New York
 Average Loan: \$135,541
- New Hampshire
 Average Loan: \$126,934
- Washington
 Average Loan: \$126,728
- Connecticut
 Average Loan: \$124,704
- Montana
 Average Loan: \$122,424
- Colorado
 Average Loan: \$121,551

"In 2023, New York homeowners secured over \$8 billion in home improvement loans, with an average loan amount of \$135,541—ranking the state among the top spenders in the nation."



27

MARITIME 2 AQUARIUM NORWALK, CT

© 5:30 PM

SCAN TO NOMINATE

Millennial & Gen Z Awards

Millennials represent half of the workforce and it's predicted that by 2025, Gen Z will make up about 27% of the workforce in the world. Embrace the future of leadership at our Millennial & Gen Z Award Ceremony and Networking Event. Connect with peers, mentors, and industry leaders as we shine a spotlight on the trailblazers shaping industries and making waves in the business world.

Nominate your outstanding coworkers, friends, or family for the Millennial & Gen Z awards to recognize and celebrate their remarkable achievements. By showcasing their accomplishments, you contribute to the narrative of the impactful contributions of the younger generation.

Nomination Requirements for candidate:

1.Living and/ or working

in Fairfield or Westchester counties

2.Born between

1981 - 2000

3. Must not have won

the competition previously



visit: events.westfaironline.com/millennialgenz

AUG

Nominations open

www. wbp.formstack.com/ forms/2025_milligenz_nominations

10 JAN

Nominations Close

S

JAN

Honorees are announced

events.westfaironline.com/millennialgenz

MAR

Award presentation

Maritime Aquarium, Norwalk, CT

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For event information contact:

awards presentation.

Mike Peck at mpeck@westfairinc.com

All nominations will be reviewed by

honored at a cocktail reception and

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



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From left, Sen. Kirsten Gillibrand (D-New York) listens as loe Acampora, a professor at Pace University's Seidenberg School of Computer Science and Information Systems. discusses how students are being trained to defend against real-world cyber threats. *Courtesy Pace* University.

When Sen. Kirsten Gillibrand (D-New York) toured Pace University's Cyber Range in Pleasantville on Nov. 15, she greeted each student with a handshake and a call to action in safeguarding our national security: "You're learning something very important for our country."

The senator – joined by lawmakers, university officials, business leaders and students - was on campus to see first-hand Pace's state-of-the-art computer simulation laboratory, which puts students on the front lines in defending against a cyberattack. Specifically, the war room-like atmosphere provides an immersive learning experience that is similar to what they would encounter if they were defending against hackers at a financial institution, health-care facility or government agency. The students learn about neutralizing different scenarios under fire, in real time, through their study of cybersecurity, cyber oper-

ations, digital and multimedia forensics and computer crime investigations.

The tour came as Gillibrand was promoting Cyber Service Academy scholarships, a program created through her work on the Senate Armed Services Committee as a means of developing a trained cyber workforce.

"Thousands of unfilled DoD cyber positions leave our country with a severe shortage of personnel needed to protect the United States from adversaries like Russia," Gillibrand said. "I developed the Cyber Service Academy scholarship program to help meet these needs and give our youth a path to good-paying jobs in government. This program will create a pipeline for a talented, highly trained cyber workforce, granting one year of free college for every year of subsequent public service (at DoD or the Intelligence Community). Pace University is a National Center of Academic Excellence in Cybersecurity, and I encourage students to apply, earn free tuition and serve our great nation."

The program; the federal government partnerships; and the scholarships -- which cover tuition, select books and fees, a stipend for room and board and the purchase of a laptop; align with the university's strength and mission of creating opportunities for students, said President Marvin Krislov:

"Cyberattacks are growing in size and scope, posing a serious threat to the U.S. economy and critical infrastructure. That's why recruiting and training the next generation of cybersecurity professionals is vital. Pace is proud to partner with Sen. Gillibrand and the federal government on the Cyber Service Academy program, which creates opportunities for our students while strengthening the nation's cybersecurity workforce."

For junior information technology student Steven Schiavone, captain of Pace University's Northeast Collegiate Cyber Defense Competition team, the meeting was both inspiring and affirming.

"Meeting Sen. Gillibrand and showcasing the work we do in the Cyber Range was an incredible experience," Schiavone said. "Seidenberg (School of Computer Science and Information Systems) has provided me with amazing opportunities, including the CyberCorps Scholarship for Service (SFS). I'm excited to explore the possibility of a future career in the federal government."

The program and its focus on experiential learning is a reason why Brian O'Hanlon '26 transferred to Pace: "The Cyber Range provides hands-on experience through real-life scenarios," he said. "It's incredible to have so many opportunities that prepare you for the real world."

Pace is accepting applications for its new Bachelor of Science in cybersecurity, which starts in fall 2025.











WESTCHESTER

COURT CASES

U.S. Bankruptcy Court

White Plains and Poughkeepsie

Local business cases, Nov. 27 - Dec. 3

Hybrid Management and Construction Corp., Mount Vernon, Tiyari Rahman, president, 24-23047-KYP:

Chapter 11, total assets and liabilities not disclosed. Attornev: Surajudeen Agbaje.

SJP Realty Holdings LLC, Spring Valley, Abraham Post, partner, 24-23050-SHL: Chapter 7, assets and liabilities \$1 million - \$10 million. Attorney: pro se.

U.S. District Court, White

Local business cases, Nov. 27 - Dec. 3

Norguard Insurance Company, Wilkes-Barre, PA vs. Panagia Foods Inc., Highland Falls, 24-cv-9096-PMH: Negligence. Attorney: Andrew Hunt.

Ohio Casualty Insurance Co., Boston vs. Precision **Mechanical HVAC** Corp., Monsey, et al,

24-cv-9192-PMH: Breach of contract. Attorney: Alexander X. Saunders.

Lucas Brinkmeyer, Dallas County, Indiana vs. **Mediacom Communication** Corp., Orange County, 24-cv-9236: Fair Labor Standards Act, class action.

Attorney: Nicholas R. Conlon.

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

Federal Tax Liens, \$10,000 or greater,

Westchester County, Nov. 27 - Dec. 3

Between Ages Adult Social Center Inc.: New Rochelle, 2019 - 2024 quarterly, unemployment and corporate income taxes, and failure to file correct information, \$84,154.

Cepeda, Obed and Antonia S. Dunbar: New Rochelle, 2021 personal income, \$247,900.

Donn, Hillary J.: Scarsdale, 2022 – 2023 personal income, \$16,143.

Gordon, Mark A.: Yorktown Heights, 2018 – 2020, 2022 personal income, \$85,464.

DEEDS

Above \$1 million

121 Stevens Avenue LLC, Short Hills, New Jersey. Seller: 231 West Lincoln Avenue Realty Corp., Mount Vernon. Property: 121 Stevens Ave., Mount Vernon. Amount: \$4.3 million. Filed Nov. 12.

126 Birchall Drive LLC, Carle Place, Seller: 126 Birchall LLC, Scarsdale. Property: 126 Birchall Drive, Scarsdale. Amount: \$2.4 million. Filed Nov. 7.

25 Webster LLC, Pelham. Seller: Phillips Realty LLC, New Rochelle. Property: 25 Webster Ave., New Rochelle. Amount: \$3.6 million. Filed Nov. 6.

310 S. Broadway Holdings **LLC,** Yonkers. Seller: 310 S. Broadway Corp. New York. Property: 306-308 S. Broadway, Yonkers. Amount: \$3.1 million. Filed Nov. 12.

36 Lyndel Road Property Management LLC, Pound Ridge. Seller: Amy Rubenstein, New York. Property: 36 Lyndell Road, Pound Ridge. Amount: \$4 million, Filed Nov. 8.

BA USA Properties Ltd., New York. Seller: Charles S. Lesnick, Yonkers, Property: 31 Saxon Woods Road, Scarsdale. Amount: \$2.1 million. Filed

Countryside, Carousel **LLC**, Brooklyn. Seller: Richard A. Johnson Jr., New Milford, Connecticut. Property: 251 Seven Bridges Road, Yorktown. Amount: \$3.5 million. Filed

Diven Street Owners LLC, Elmsford. Seller: Diven Street 9 LLC. Brooklyn. Property: 943 Diven St., Peekskill, Amount: \$1.2 million. Filed Nov. 6.

FAC Property New York 1 LLC. Tuckahoe, Seller: Mayflower Inc., Rye. Property: 646 North Ave., New Rochelle. Amount: \$1.6 million. Filed

Gerbino, Lisa J., Mount Kisco. Seller: Toll Northeast V Corp. Fort Washington, Pennsylvania. Property: 33 Lila Lane. New Castle Amount: \$1.7 million. Filed Nov. 12.

Mainiero LLC, Rye. Seller: 219 Central LLC, Harrison. Property: 219 Central Ave., Rye City. Amount: \$1.6 million. Filed Nov. 6.

Margaret Ann Pike Revocable Living Trust, Tarrytown. Seller: Vv8 Holdings LLC, Irvington. Property: 45 Hudson View Way, 405, Greenburgh. Amount: \$2.7 million, Filed Nov. 8.

New Belle Realty LLC, Rye. Seller: Saracino Realty Inc., Virginia, Property: 39 Purchase St., Rye City. Amount: \$2.8 million. Filed Nov. 8.

Rosenstein, Allan B., New Vork Seller: 11 Parcel F 11 C Fort Washington, Pennsylvania. Property: 314 Palisades Blvd., Mount Pleasant. Amount: \$1.6 million. Filed Nov. 12.

Shangod 2 Nu Realty LLC, Scarsdale. Seller: Maryce Cohen, Scarsdale. Property: 47 Malverin Lane, New Rochelle. Amount: \$1 million, Filed Nov. 8.

Song, Yongseok, Ossining. Seller: Toll Northeast V Corp., Fort Washington, Pennsylvania. Property: 37 Lila Lane, New Castle. Amount: \$1.4 million. Filed Nov. 6.

Stevens, Jenna L., New York. Seller: LI Parcel E LLC, Fort Washington, Pennsylvania. Property: 316 Palisades Blvd., Mount Pleasant. Amount: \$1.7 million. Filed Nov. 8.

Zwilling J. A. Henckels LLC, Pleasantville. Seller: O. D. Property Corp., White Plains.

Property: 220 Marble Ave., Mount Pleasant. Amount: \$2.3 million. Filed Nov. 8.

Below \$1 million

15 Bonnie Meadow Rd LLC, Braintree, Massachusetts. Seller: Roth Karen, Chappagua. Property: 15 Bonnie Meadow Road, New Rochelle. Amount: \$938,000. Filed Nov. 7.

15 Cobblestone Lane LLC, Spring Valley. Seller: Peter F. Brennan, Cortlandt Manor, Property: 15 Cobblestone Lane, Cortlandt. Amount: \$405,000. Filed Nov. 6.

22 Meadow Way LLC. White Plains, Seller: Rena Wertzer. White Plains. Property: 12 Meadow Way, White Plains. Amount: \$925,000. Filed Nov.

86 University Avenue LLC, Darien, Connecticut. Seller: Universe Building Association LLC, Yonkers. Property: 86 University Ave., Yonkers. Amount: \$175,000. Filed Nov.

Acheampong Ransford, Bronx. Seller: Pointbridge LLC, Great Neck. Property: 33 Allard Ave., New Rochelle. Amount: \$995,000. Filed Nov. 7.

Bauer, George P., Mamaroneck. Seller: Thomas Galliva, White Plains. Property: 802 Fairway Green, Mamaroneck, Amount: \$990,000. Filed Nov. 6.

Brown, Andrew, New Rochelle. Seller: RAS Closing Services LLC Glen Ellyn Illinois. Property: 10 Harriman's Keep, Greenburgh. Amount: \$922,000. Filed Oct. 31.

Courtien John, Brooklyn. Seller: 40 Davis Ave LLC, Dobbs Ferry. Property: 5 Saunders St., Greenburgh. Amount: \$660,000. Filed Nov. 8.

Dent, Briar L., Waccabuc. Seller: Femmes-Invest LLC, South Salem. Property: 207 Kitchawan Road, Lewisboro. Amount: \$925,000. Filed Oct. 29.

Hikari Express Company Ltd., Tokyo, Japan. Seller: MLTK Inc., Eastchester. Property: 69 Alkamont Ave., Eastchester. Amount: \$999,000. Filed Nov.

HSBC Bank USA, Greenville, South Carolina. Seller: Julie Cherico, White Plains. Property: 9 Montclair Road, Yonkers. Amount: \$805,000. Filed Nov.

Indian Hill Castle Inc., Whitestone, Seller: Max B. Levene, Bedford, Property: 71 Indian Hill Road, Bedford. Amount: \$999,999. Filed Nov.

Jahjaga, Mentor, Yonkers. Seller: 203 Main Street LLC, Mount Vernon. Property: 203 Main St., Eastchester. Amount: \$849.000. Filed Nov. 1.

KjJZF LLC, Yonkers. Seller: Daniel Damico, Yonkers. Property: 226 Sommerville. Yonkers. Amount: \$875,000. Filed Nov. 4.

Oak Street Owners 3 LLC, Flmsford, Seller: Diven Street 9 LLC, Brooklyn. Property: 939 Diven St., Peekskill. Amount: \$200,000. Filed Nov. 4.

Ras Closing Services LLC, Glen Ellyn, Illinois. Seller: Tania Davalos, Irvington. Property: 10 Harriman's Keep, Greenburgh. Amount: \$922,000. Filed Oct.

Reid, Sonia, Yonkers. Seller: 163 Taafe Estate LLC, Brooklyn. Property: 440 Columbus Ave., Mount Vernon. Amount: \$700,000. Filed Nov. 8.

Saljanin, Zef, Yorktown Heights. Seller: Supreme Homes LLC Ossining. Property: 31 Aberdeen Road, Cortlandt Amount: \$800,000. Filed Nov.

SSS Realty LLC, Matamoras, Pennsylvania. Seller: Wilmington Savings Fund Society FSB, Lansing, Michigan. Property: 89 Chauncey Ave., New Rochelle. Amount: \$600,000. Filed Nov. 4.

Wilmington Savings Fund Society FSB, Anaheim, California. Seller: Anthony J. Pieragostini, Mount Kisco. Property: 2751 Ogden Drive, Yorktown. Amount: \$612,000. Filed Nov. 6.

WORKERS' Compensation

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

756 Allerton Avenue Corp., White Plains. Amount: \$21,500.

Aires De Colombia Inc., White Plains. Amount: \$4,000.

Amanda Creedon, New Rochelle. Amount: \$21,500.

Daniel Burack d.b.a. Daniel **Burack Enterprises**, Harrison. Amount: \$21,000.

East Ridge Excavation LLC, Waccabuc. Amount: \$21,500.

Elemental Hvac Solutions Inc., Yonkers. Amount: \$1,000.

Etricity LVS Inc. d.b.a. **Nexus Low Voltage Solutions,** Yorktown Heights. Amount: \$1,000.

Future Leaders & Beyond Daycare Inc., Yonkers. Amount: \$8,500.

Glacier Credit Strategies LLC, Scarsdale. Amount: \$18.000.

GNA Food Corp., Tarrytown. Amount: \$21,000.

JH Contracting & Maintenance Inc., White Plains. Amount: \$21,500.

Katiria On Hair Inc., New Rochelle, Amount: \$21,500.

MS B Greenwich Agency LLC, Pelham. Amount:

New York Catholic Supply Inc., Elmsford. Amount: S21.500.

Niemann Capital LLC, Mount Kisco. Amount: \$26,500.

Santino's East Coast Crust **Incorporated,** Mohegan Lake. Amount: \$3,000.

SFSO LLC d.b.a. Spot On **Home Cleaners.** Yonkers. Amount: \$21,000.

Smokers Shop 2 Corp., Yonkers. Amount: \$21,000.

Star Parking 2 Inc., Yonkers. Amount: \$23,000.

Ziamara Moran, Port Chester. Amount: \$3,500.

JUDGMENTS

Aarons, Tamara, Mount Vernon. \$29,605 in favor of Avis Rent a Car System LLC, Atlanta, Georgia. Filed Nov. 8.

Abreu, Maribel, Yonkers. \$24,515 in favor of Bank of America NA, Charlotte, North Carolina. Filed Oct. 31.

Adams, Noah, Croton-on-Hudson. \$14,985 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 28.

Ahmed, Ibrahim, Tarrytown. \$1,743 in favor of Discover Bank, New Albany, Ohio. Filed Nov. 1.

Alvarez, Luis F. V., New Rochelle. \$5,295 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Nov. 8.

Anderton, Maya, Yonkers. \$5,525 in favor of Capital One NA, Glen Allen, Virginia. Filed Oct 28

Aracena, Rosanna, West Harrison. \$12,147 in favor of Jpmorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 30.

Aranda, Karina J., White Plains. \$15,916 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Oct. 31.

Banks, Alvin, Mohegan Lake. \$1,752 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 31.

Barry, Linda, Valhalla. \$4,044 in favor of Credit Corp Solutions Inc., Draper, Utah. Filed Oct. 31.

Berkley, Njeri N., Mount Vernon. \$2,785 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 28.

Blumenthal, Phelep,

Harrison. \$764 in favor of Bank of America NA, Charlotte, North Carolina, Filed Oct. 31.

Broberg, Christopher W., Yonkers. \$4,574 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 7.

Brooks, Shayne, Mount Vernon. \$1,897 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Nov. 7.

Capjon Ny LLC, South Salem. \$4,783 in favor of MS Walker Inc., New Rochelle. Filed Oct. 31.

Cardillo, Sylvia C., Mount Kisco. S1,149 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Oct. 31.

Carpenter, Kenseener, Yonkers. \$5,241 in favor of Capital One NA, Glen Allen, Virginia. Filed Nov. 1.

Carroscio, Brian, Cross River. \$4,136 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Nov. 13.

Castro, Erika, Laredo, Texas. \$53,101 in favor of Greenwich Capital Management LP, White Plains. Filed Oct. 30.

Centrafill LLC, Yonkers. \$376,431 in favor of Kajam Realty LLC, Morristown, New Jersey. Filed Oct. 28.

Chery, Suze J., Elmsford. \$1,455 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 1.

Cleofas, Louie E., New Rochelle. \$19,943 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 13

Cousins, Taryn M., Sleepy Hollow. \$1,763 in favor of Clinton Park Development LLC, Brooklyn. Filed Nov. 13.

Cruz, Fromencio, Yonkers. \$2,329 in favor of Credit Corporate Solutions Inc., Draper, Utah. Filed Nov. 13.

Dago, Alexander O.,Ossining. \$1,684 in favor of
Midland Credit Management
Inc., San Diego, California. Filed
Nov. 7.

Dasilva, Marcos R., Mount Vernon. \$4,386 in favor of Capital One NA, Glen Allen, Virginia. Filed Nov. 1. **Davis, Keja,** White Plains. \$2,048 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 25.

Dawodu, Jessica, Yonkers. \$12,425 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 1.

Deraffele, Christopher, New Rochelle. \$87,805 in favor of John Deraffele, New Rochelle. Filed Oct. 30.

Dixon, Maurice J., New Rochelle. \$3,583 in favor of Bank of America NA, Charlotte, North Carolina. Filed Nov. 13.

Dolan, Sharon, New Rochelle. \$1,913 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 22.

Dozier, Brian L., Mount Kisco. \$2,092 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 31.

Ennis, Nicole, Croton-on-Hudson. S6,874 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 31.

Espinoza, Debarajas G., Port Chester. \$4,357 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 30.

FJ 48 Corp., New York. \$7,220 in favor of MS Walker Inc., New Rochelle. Filed Nov. 1.

Frith, Juliana, Elmsford. \$13,514 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 28.

Garnet, Delbert, Yonkers. \$4,529 in favor of Lvnv Funding LLC, Greenville, South Carolina. Filed Nov. 8.

Gordon, Graham, Yonkers. \$15,218 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 28.

Graham, Lillie, Scarsdale. \$9,029 in favor of Catholic MLTC Inc., New York. Filed Oct. 28

Granato On the Go LLC, Draper, Utah. \$11,968 in favor of Illy Caffe North America Inc., Rye Brook. Filed Nov. 1.

Grapeswine.com, South Salem. \$4,783 in favor of MS Walker Inc., New Rochelle. Filed Oct. 31.

Hart, Skylar, Hartsdale. \$4,314 in favor of Capital One NA, Glen Allen, Virginia. Filed Oct. 30.

Haughton, Judith, Mount Vernon. \$6,146 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 1.

Hi-Tech Security & Sound Inc., Yorktown Heights. \$16,761 in favor of Ademco Inc., Chicago, Illinois. Filed Oct. 31.

Inga, Sibblies, Mount Vernon. \$1,919 in favor of Absolute Resolutions Investments LLC, Bloomington, Minnesota. Filed Nov. 7.

James, Duraney, Ossining. \$1,354 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 8.

Jones, Rodney A., Yonkers. \$5,438 in favor of Capital One N A, Glen Allen, Virginia. Filed Nov. 13.

Kalicharan, Markis, Valhalla. \$1,440 in favor of Bank of America NA, Charlotte, North Carolina. Filed Oct. 31.

Kastrataj, Avdi M., Flushing. \$39,488 in favor of CW High Ridge Plaza LLC, New York. Filed Oct. 29.

Kieran, Michael F., Yonkers. \$18,413 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 13.

Kittle House On The Hudson LP, Yonkers.
\$115,344 in favor of MDS
HVAC-R Inc., Walden. Filed Oct.
28.

Kollore, Lacina K., New Rochelle. \$3,220 in favor of Bank of America NA, Charlotte, North Carolina. Filed Oct. 31.

Lashley-Wright, Kai T., Yonkers. \$3,854 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 30.

Lawlor, Patricia A., Yonkers. \$14,992 in favor of Bank of America Na, Charlotte, North Carolina. Filed Nov. 7.

Lebale, Thomas, Scarsdale. \$6,940 in favor of Bank of America NA, Charlotte, North Carolina. Filed Nov. 8.

Lopez, Isidro Jr., New Rochelle. \$3,060 in favor of Bank of America NA, Charlotte, North Carolina. Filed Oct. 31.

Lugo, Salvelia, Yonkers. \$11,311 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Oct. 28.

Ochoa, Cynthia L., Yonkers. \$4,589 in favor of Midland Credit Management Inc., San Diego, California. Filed Oct. 25.

Phuong Bui Trissa Trinh, Yonkers. \$21,004 in favor of Mantis Funding LLC, New York. Filed Oct. 25.

Primes, Brian, Briarcliff. \$6,611 in favor of Discover Bank, New Albany, Ohio. Filed Nov. 13.

Rios, Angel J., Ossining. \$6,156 in favor of Bank of America NA, Charlotte, North Carolina. Filed Nov. 13.

Sniffen, Daniel, Peekskill. \$10,719 in favor of Mid-Hudson Federal Credit Union, Kingston. Filed Oct. 25.

Stone, Ronald S., Mount Vernon. \$12,084 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Nov. 13.

Todorovich, John, New York. \$490,069 in favor of Lawyers Fund For Client Protection of the State of New York, Filed Oct. 22.

Videotoolz 2.0 Inc.,

Hartsdale. \$46,464 in favor of Bloomingdale Road Recovery LLC, New York. Filed Nov. 13.

Vtb Express Inc, Yonkers. \$21,004 in favor of Mantis Funding LLC, New York. Filed Oct. 25.

Wilkins, Marie, Yonkers. \$5,671 in favor of Lvnv Funding LLC, Greenville, South Carolina. Filed Oct. 25.

Willis, Mark A., Yonkers. \$14,643 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 13.

Witkowski, Michael, Tarrytown. \$3,487 in favor of Discover Bank, New Albany, Ohio. Filed Nov. 13.

Yazdanpanah, Jahan, White Plains. \$29,176 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 13.

LIS PENDENS

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

Balbona, Vasel, as owner. Filed by Allison Lending LLC. Action: Foreclosure of a mortgage in the principal amount of \$250,000 affecting property located at 280 Croton Ave., Cortlandt. Filed Oct. 24.

Beck, William H., as owner. Filed by Selene Finance LP. Action: Foreclosure of a mortgage in the principal amount of \$292,000 affecting property located at 1736 Congress Ave., Peekskill. Filed Oct. 23.

Borrani, Gino J., as owner. Filed by Newrez LLC. Action: Foreclosure of a mortgage in the principal amount of \$567,000 affecting property located at 110 Park Ave., Eastchester. Filed Oct. 24.

Chase Bank USA NA, as owner. Filed by JPMorgan Mortgage Acquisition Corp. Action: Foreclosure of a mortgage in the principal amount of \$239,000 affecting property located at 111 Westminster Drive, Yonkers. Filed Oct. 23.

Finger, Wanda, Estate, as owner. Filed by Uas Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$511,000 affecting property located at 56 Holland Place, Hartsdale. Filed Oct. 18.

Funding Metrics LLC, as owner. Filed by Carrington Mortgage Services LLC. Action: Foreclosure of a mortgage in the principal amount of \$198,000 affecting property located at 29 Waterbury Parkway, Cortlandt. Filed Oct. 21.

Grant, Marlene, as owner. Filed by Select Portfolio Servicing Inc. Action: Foreclosure of a mortgage in the principal amount of \$177,000 affecting property located at 4 Hartley Ave., Mount Vernon. Filed Oct. 18. Herrera, Aracelys, as owner. Filed by Lakeview Loan Servicing LLC. Action: Foreclosure of a mortgage in the principal amount of \$637,000 affecting property located at 1484 Nepperhan Ave., Yonkers. Filed Oct. 22.

Imafidon, Festus, as owner. Filed by Newrez LLC. Action: Foreclosure of a mortgage in the principal amount of \$276,000 affecting property located at 14 Sudbury Drive, Yonkers. Filed Oct. 23.

Katz, Michael, as owner. Filed by M&T Bank. Action: Foreclosure of a mortgage in the principal amount of \$289,000 affecting property located at 109 Vista Place, Mount Vernon. Filed Oct. 21.

Lage, Agripino, as owner. Filed by Newrez LLC. Action: Foreclosure of a mortgage in the principal amount of \$520,000 affecting property located at 9 Elba Place, Scarsdale. Filed Oct. 21.

M&T Bank, as owner. Filed by Schmitt Family Revocable Trust. Action: Foreclosure of a mortgage in the principal amount of \$289,000 affecting property located at 109 Vista Place, Mount Vernon. Filed Oct. 24.

Persaud, Ranjit, as owner. Filed by US Bank National Trust NA. Action: Foreclosure of a mortgage in the principal amount of \$440,000 affecting property located at 337 N. Seventh Ave., Mount Vernon. Filed Oct. 22.

Southwell, Nadine, as owner. Filed by Newrez LLC. Action: Foreclosure of a mortgage in the principal amount of \$725,000 affecting property located at 175 Huguenot St., Unit 2401, New Rochelle. Filed Oct. 24.

Werner, Bernard, as owner. Filed by Bank of America NA. Action: Foreclosure of a mortgage in the principal amount of \$125,000 affecting property located at 420 Spring Drive, Yorktown. Filed Oct. 22.

MECHANIC'S LIENS

1060 Nepperhan Avenue **LLC,** Yonkers. \$71,112 in favor of Domani Inspection Services Inc., Lynbrook. Filed Nov. 7.

440 Hamilton Owners **LLC,** White Plains. \$255,656 in favor of Environmental Appraisers & Builders, Harrison. Filed Nov. 21.

575 Bronx River Road Owners Corp., Yonkers. \$14,610 in favor of LCS Restoration Corp., Bronx. Filed Nov. 12.

BA Leasing BSC LLC, Greenburgh. \$5,765,444 in favor of Shawns Lawns Inc., Stamford, Connecticut. Filed Nov. 8.

Guthrie, Lazeena, Yonkers. \$9,750 in favor of Yost & Campbell Inc., Mount Vernon. Filed Nov. 12.

Ipark Broadway LLC, Yonkers. \$640,679 in favor of Shawns Lawns Inc., Stamford, Connecticut. Filed Nov. 8.

Katz, Evan H., Trust, Rye. \$2,390,273 in favor of Pollack & Partners LLC, Greenwich, Connecticut, Filed Nov. 13.

Lockwood Medical Campus Owner LLC, New Rochelle. \$129,655 in favor of CCG Expansion Services Inc., Jersey City, New Jersey. Filed Nov. 13.

NEW BUSINESSES

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

Partnerships **Partnerships**

CM Cargo, 244 N. Terrace Avenue, Mount Vernon 10550. c/o Marcos Roberto DaSilva and Caio Henrique Olandesi. Filed Nov. 14.

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

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

Sole Proprietorships

A + Forward Coaching **Services,** 555 Central Park Ave., Scarsdale 10583. c/o Nandini Saxena, Filed Nov. 8.

Abys Authentic Kerala Kitchen, 249 McLean Ave., 2B, Yonkers 10705. c/o Thomas Abymon. Filed Nov. 6.

Alleluia & Co., 119 Chappaqua Road, Briarcliff Manor 10510. c/o Alessandra Malandrino Solari. Filed Nov. 14.

Andante NY, 25 Parkview Ave., 5I, Bronxville 10708. c/o Clara H. Mun. Filed Nov. 13.

Blue Sky Landscaping, 33 West St., Mount Kisco 10549. c/o Mario A, Perez Castillo. Filed Nov. 7.

Brandetch, 287 Olivia St., Port Chester 10573. c/o Emerson De Souza. Filed Nov. 4.

Ccog Northeast, 19 S. Third Ave., Mount Vernon 10550. c/o Thomas V House. Filed Nov. 1.

Celestial Couture, 3 Wyndover Woods Lane, White Plains 10603, c/o Lavern Edwards, Filed Nov. 13.

Corona Analytics, 22 E. Hill Road Cortlandt Manor 10567. c/o Edwin Peter Fawson Pednault, Filed Nov. 7.

Inknovations Screen Printing, 49 W. Castle Place, New Rochelle 10805. c/o Carlos G. Merchan. Filed Nov. 8.

Julie Weiner MS LMHC, 1 Stone Ave., Fist floor, Elmsford 10523. c/o. Filed Nov. 8.

Karen Torres Consulting, 113 Chippewa Road, Yonkers 10710. c/o Karen Torres. Filed

KMT Management, 18 Prospect Ave., Eastchester 10709. c/o Kevin Tuite. Filed Nov. 14.

Lavish Hair Society, 2005 Palmer Ave., Larchmont 10538. c/o Kimberly Maynarel. Filed Nov 7

Law Office of John T. Yu, 784 Sleepy Hollow Road, Briarcliff Manor 10501. c/o John T. Yu. Filed Nov. 13.

LC Tech Consulting & **Solutions, 55 McKinley Ave.,** D3-4, White Plains 10606. c/o Samuel K Castro. Filed Nov. 1.

Living Architecture, 117 Garth Road, Scarsdale 10583. c/o Alexa Palmer. Filed Nov. 6.

Living Architecture, 117 Garth Road, Scarsdale 10583. c/o Alexa Palmer. Filed Nov. 6.

Rockford Consulting, 905 Palmer Ave., a H2, Mamaroneck 10543. c/o Aftab Islam. Filed Oct. 31.

HUDSON **VALLEY**

BUILDING LOANS

Above \$1 million

34 Cannon Street Parkk **LLC**, as owner. Lender: Rhinebeck Bank. Property: in Poughkeepsie. Amount: \$6 million. Filed Oct. 25.

Below \$1 million

Acero D. Properties LLC, as owner. Lender: RCN Capital LLC. Property: in Hyde Park. Amount: \$60,000. Filed Oct.

Baldwinodell Group LLC, as owner. Lender: NBT Bank National Association. Property: in North East. Amount: \$277,000. Filed Oct. 16.

Gold Score Properties Inc., as owner. Lender: Kiavi Funding Inc. Property: in Red Hook. Amount: \$353,000. Filed Oct. 9.

Groenke, Candice and Nadal Samantha, as owner. Lender: Crosscountry Mortgage LLC. Property: in Washington. Amount: \$499.000. Filed Oct. 24.

Lafalce, Justin, as owner. Lender: Mid-Hudson Valley FCU. Property: in Wappinger. Amount: \$752,000. Filed Oct. 9.

Miller, Christopher, as owner. Lender: Normandy Corp. Property: in Beekman. Amount: \$940,000. Filed Oct. 15.

Navya Properties Inc., as owner. Lender: Loan Funder LLC Series 82193. Property: in Poughkeepsie. Amount: \$100.000. Filed Oct. 28.

Pozzuto, Celina M. and **Dominic J. Caporale.** as owner, Lender: Trustco Bank. Property: in Pawling. Amount: \$430,000. Filed Oct. 3.

Shepley, Amanda and **Daniel J. Shepley,** as owner. Lender: Walden Savings Bank. Property: in Washington. Amount: \$620,000. Filed Oct.

DEEDS

Above \$1 million

30 Orange LLC, Suffern. Seller: 30 Orange Ave LLC, Mamaroneck. Property: 30 Orange Ave., Suffern. Amount: \$1.4 million. Filed Nov. 7.

Beck, Abraham, Monsey. Seller: 14 Meadowbrook Lane LLC, Monsey. Property: 14 Meadowbrook Lane, Monsey, Amount: \$1.6 million. Filed Nnv 4

Dutchess Land Conservancy Inc., Millbrook. Seller: Alexander S. Reese. Hughsonville. Property: in Wappinger. Amount: \$1.8. Filed

Quaker Road Realty LLC, Pomona. Seller: Quaker Ridge Realty Corp., Pomona. Property: 245 247 Quaker Road, Pomona. Amount: \$10.8 million, Filed Nov. 1.

TD Contractor Corp., Clinton Corners, Seller: Michael L. Ettinger, Pleasant Valley. Property: 93 Mill Road, Rhinebeck. Amount: \$5.3 million. Filed Nov. 4.

Below \$1 million

1 Brookside LLC.

Brooklyn. Seller: Roberta Lynch, Airmont. Property: 1 Brookside Ave., Suffern. Amount: \$625,000. Filed Nov. 12.

10 Zachary Taylor LLC, Pomona. Seller: Sa V. and Jonathan B. Stolz, Stony Point. Property: 10 Zachary Taylor St., Stony Point, Amount: \$870,000. Filed Nov. 12.

111 North Liberty LLC, Monsey, Seller: Eddy D. and Christine J. Lahens, New Rochelle. Property: 111 N. Liberty Drive, Stony Point. Amount: \$475,000. Filed Nov. 1.

16 Middle Street LLC, Brooklyn. Seller: Sara Klein, Haverstraw. Property: 16 Middle St., Haverstraw. Amount: \$375,000. Filed Nov. 12.

26 West Holdings LLC, Pomona, Seller: 7 Ash Street LLC. Brooklyn, Property: 26 West St., Haverstraw, Amount: \$700,000. Filed Nov. 4.

274 Main HVAC LLC. Poughkeepsie. Seller: Nunzio Incorvaia, Millbrook. Property: 16-18 Alden Place, Millbrook. Amount: \$937,500. Filed Nov. 4.

31b Alpine Drive LLC, Monroe. Seller: Johnny Echegaray, Wappinger Falls, Property: 31B Alpine Drive, Wappinger. Amount: \$132,500. Filed Nov. 4.

37f Alpine Drive LLC. Newark, Delaware. Seller: Johnny Echegaray, Wappinger Falls. Property: 37F Alpine Drive, Wappinger. Amount: \$87,500. Filed Nov. 4.

4 Mariner Way LLC, Monsey. Seller: Rivka C. Cohen, Monsey. Property: 4 Mariner Way, Monsey. Amount: \$995,000, Filed Nov. 4.

53 Meron LLC, Brooklyn. Seller: Blueberry Equities LLC, Monroe. Property: 53 Meron Road, Monsey. Amount: \$999,000, Filed Nov. 8.

Abtho Realty LLC, West Nyack. Seller: Betty J. Smith, Valley Cottage. Property: 27 Strawberry Hill Lane, West Nyack. Amount: \$475,000. Filed Nov. 1.

Altenor Keenan,

Poughkeepsie. Seller: Gold Score Properties Inc., Washingtonville, Property: in town of Poughkeepsie. Amount: \$435,000. Filed Nov. 4.

Brennan Allyson, Stormville. Seller: Toll Van Wyck LLC, Fort Washington, Pennsylvania. Property: in Fishkill. Amount: \$701,500. Filed Nov. 1.

Bruck Management LLC, East Orange, New Jersey.

Seller: James M. Kurpick and Susan Sadowski, Suffern. Property: 26 Robin Hood Road, Montebello, Amount: \$865,000. Filed Nov. 4.

Collyer Land Company LLC, Rhinebeck. Seller: Joy Ells Öffermann, Rhinebeck. Property: in Rhinebeck. Amount: \$498,000, Filed Nov. 1.

Dahan, Neil S. and Hedva Y. Alexander, Suffern. Seller: 15 Terrace Road LLC, Yonkers. Property: 31 Rockwood Lane, Wesley Hills. Amount: \$862,938. Filed Nov. 12.

Espinal Anthony, Pine Plains. Seller: Bottali Construction Inc., Amawalk. Property: in Pine Plains. Amount: \$80,000. Filed Nnv 1

Gc3 Capital Corp LLC,

Sherman, Connecticut. Seller: Frank W. Lloyd IV, Sebeck, Maine. Property: 41 Martin Road, Hopewell Junction. Amount: \$215,000. Filed Nov. 1.

Haskell Realty LLC,

Monsey. Seller: Elizabeth Chivelly, Airmont. Property: 3 Haskell Ave., Suffern. Amount: \$725,000. Filed Nov. 7.

HTWO Properties LLC, Red Hook. Seller: Melissa Bowen, Pine Plains. Property: in Pine Plains, Amount: \$107,000, Filed Nov. 4

JKC Equity LLC, Spring Valley. Seller: Margaret E. Cossa 2023 Irrevocable Trust, et al, New City. Property: 7 Kingsland Drive, New City. Amount: \$743,000. Filed Nov. 5.

Langsam, Aharon, Spring Valley. Seller: Rockland New York Equities LLC, Spring Valley. Property: 16 Taft Lane, New Square. Amount: \$760,000. Filed Nov. 4.

Lunger, Ychezkel, Spring Valley. Seller: 3 Taft LLC, Monsey. Property: 5 Taft Lane, Unit 312, New Square. Amount: \$999,000. Filed Nov. 1.

Marcatoma, Luis Fernando,

Valhalla, Seller: 845 Central Hudson Valley Properties LLC, Pleasant Valley. Property: in East Fishkill. Amount: \$125,000. Filed Oct. 30.

PJ NY Equities LLC,

Monroe. Seller: Philip Roedig, Farmingdale. Property: 148 Winnikee Ave., city of Poughkeepsie. Amount: \$260,000, Filed Oct. 31.

Pro Enterprises 3 Inc.,

Montebello. Seller: Richard Gurniak, Susan A. McKeon. Waccabuc. Property: 78 E. Maltbie Ave., Suffern. Amount: \$430,000, Filed Nov. 6.

Rosenberg, Naftali D and Erica Rosenberg, Suffern. Seller: 10 Roble Road LLC, Suffern. Property: 10 Roble Road, Wesley Hills. Amount: \$865,000. Filed Nov. 1.

Schwartz, Schmuel, Spring Valley. Seller: Jackson Avenue Legacy LLC, Spring Valley. Property: 18 Jackson Ave., New Square. Amount: \$665,000. Filed Nov. 5.

Spitzer. Eric and Shoshana H. Spitzer, Monsey. Seller: 306 Kearsing LLC, Nanuet. Property: 182 Kearsing Parkway, Spring Valley. Amount: \$405,000. Filed Nov. 12.

Sprague Morgan, Millerton. Seller: JDO Properties LLC, Palm Coast, Florida. Property: in North East. Amount: \$150,000, Filed Nov. 1.

Tompkins, Leslie R., Germantown. Seller: River Ridge Associates LLC. Livingston, New Jersey. Property: in Hyde Park. Amount: \$504,000. Filed Nov. Unger, Abraham, Spring Valley. Seller: Jackson Avenue Legacy LLC, Spring Valley. Property: 18 Jackson Ave., New Square. Amount: \$587,000. Filed Nov. 5.

US Bank National Trust,

Littleton, Colorado. Seller: Guttridge, John C. and Maria Solomon, White Plains. Property: 56 Ossman Court, Haverstraw. Amount: \$477,736. Filed Nov. 5.

Vasquez Handyman

Inc., Spring Valley. Seller: Federal Home Loan Mortgage CorporateTrust, Salt Lake City, Utah. Property: 75 Fifth St., Hillburn. Amount: \$450,000. Filed Nov. 1.

Zytowski, Alan John,

Stanfordville. Seller: JRN Global LLC. Stanfordville. Property: in Stanford. Amount: \$435,000. Filed Oct. 29.

JUDGMENTS

Acosta, Joshua W.,

Newburgh. \$18,255 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 5.

Andolinis LLC, et al, Middletown. \$2,412 in favor of

Liberty Coca Cola Beverages LLC, Philadelphia, Pennsylvania. Filed Nov. 1.

Avery Hamm Simone,

Middletown. \$1,812 in favor of Bank of America, Charlotte, North Carolina, Filed Nov. 6.

Bariletti, Nicholas,

Middletown. \$14,263 in favor of JPMorgan Chase Bank. Wilmington, Delaware. Filed Nov. 1.

Bautista, Jessica, Walden. \$14,104 in favor of American Express National Bank, Sandy, Utah. Filed Oct. 31.

Blair. Jame E., Middletown. \$11,001 in favor of Ally Bank, Detroit, Michigan. Filed Nov. 6.

Braver, Yachet R., Monroe. \$8,449 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 7.

Camilus, Jerry, Montgomery. \$2,306 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Nov. 5.

Colon, Jennifer, New Windsor. \$4,468 in favor of Synchrony Bank, Draper, Utah. Filed Nov. 5.

Davis, Lavern, New Windsor. \$4,331 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 6.

Defreese, Edward,

Washingtonville. \$14,953 in favor of Mid-Hudson Valley Federal Credit Union, Kingston. Filed Nov. 6.

Delpilar, Karen G., Walden. \$2.030 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 30.

Dixon. Kevin. New Windsor. \$1.949 in favor of Unifund CCR LLC, Cincinnati, Ohio. Filed Nov. 6.

Gianis, Alexander, Tuxedo Park. \$46,388 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 7.

Gonzalez, Carmen D., Washingtonville. \$7,224 in favor of Discover Bank, New Albany, Ohio. Filed Nov. 5.

Goodman, Melissa L., Newburgh, \$2.019 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 7.

Green, Jennifer S.,

Middletown. \$5,781 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed

Gross, Shlomo Z., Monroe. \$10,114 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 7.

Henry, Sean Pierre, Middletown. \$4,580 in favor of Leaders Financial Co., Cranford,

New Jersey. Filed Nov. 6.

Hernandez, Janice, Goshen. \$5.929 in favor of Barclays Bank Delaware, Wilmington, Delaware. Filed Nov. 6.

Huslinger, Bryan, Port Jervis. \$5,542 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Oct. 31.

Ingraham, Calvin,

Newburgh. \$2,648 in favor of Lyny Funding LLC, Greenville, South Carolina. Filed Nov. 6.

Jab Industries Inc., et al, New York. \$101,008 in favor of Kalamata Capital Group LLC, New York. Filed Nov. 1.

Jaipaul, Yadunandan, Middletown, \$9.089 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 4.

Jinks, Elizabeth L., Montgomery. \$4,193 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nnv 7

Johnson, Larry D., Blooming Grove. \$7,834 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 7.

Kababik, Kristin A., New Windsor. \$16,913 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 1.

Kaufman, Dara J., Waxhaw, North Carolina, \$59,655 in favor of Mid-Hudson Vallev Federal Credit Union, Kingston, Filed Nov. 5.

Latimore, Bonnie S., Newburgh. \$3,239 in favor of Capital One, Glen Allen, Virginia. Filed Oct. 30.

Lent, Christopher, Newburgh. \$14,600 in favor of Nutopia 203 Grand LLC, Newburgh. Filed Nov. 6.

Lent, Christopher, Newburgh. \$1,800 in favor of Nutopia 203 Grand LLC, Newburgh. Filed Nov. 6.

Maldonado, Lydia, New Windsor. \$6,684 in favor of Synchrony Bank, Draper, Utah. Filed Oct. 30.

Marquez. Ruben. New Windsor. \$24,141 in favor of Hudson Valley Credit Union. Poughkeepsie. Filed Nov. 6.

Merrell, Jacqueline,

Highland Mills. \$11,989 in favor of Discover Bank, New Albany, Ohio. Filed Oct. 30.

Meshulem Feish Ben Mordechai Inc., Monroe. \$111,843 in favor of Keybank NA, Buffalo. Filed Nov. 6.

Morales, Margaret, Rock Tavern. \$25,664 in favor of BT Inc., Rock Tavern. Filed Oct. 31.

Nieves, Jaynittza, Campbell Hall. \$17,309 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 7.

Oppenheim, Chaim,

Highland Mills. \$17,096 in favor of US Bank National Association, Cincinnati, Ohio. Filed Oct. 31.

Orange County Home Solutions LLC, Monroe. \$65,166 in favor of KeyBank National Association, Buffalo. Filed Nov. 6.

Ortiz, Jalen, Middletown. \$4,348 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 6.

Petroff, John, Rock Tavern. \$11,640 in favor of BT Inc., Rock Tavern. Filed Nov. 1.

PTC Properties LLC, New Windsor. \$45,937 in favor of United Rentals Inc., Hicksville. Filed Nov. 6.

Scott, Ronald, Florida. \$20.642 in favor of American Express National Bank, Sandy, Utah, Filed Oct. 31.

Solorzano. Alfonso. New Windsor, \$11,612 in favor of Bank of America, Charlotte, North Carolina, Filed Nov. 1.

Spark Group Digital LLC, Monroe. \$46,810 in favor of Fundbox Inc., Plano, Texas. Filed Nov. 4.

Stein, Menachem, Monroe. \$326,379 in favor of Capital One, Glen Allen, Virginia. Filed

Tater Shack LLC, et al, Roanoke, Virginia. \$30,344 in favor of Simply Funding LLC, Chester. Filed Nov. 4.

Taveroni, Eileen E., Washingtonville. \$3,751 in favor of Synchrony Bank,

Draper, Utah. Filed Nov. 5.

Tsahalis, George, Highland Mills. \$9,103 in favor of American Express National Bank, Sandy, Utah. Filed Oct.

Weiss, Cipora, Monroe. \$34,017 in favor of Capital One, Glen Allen, Virginia. Filed Oct. 30.

MECHANIC'S LIENS

32 Block LLC, as owner. \$12,072 in favor of Monroe Home Services LLC and Benjamin Franklin Plumbing of South Orange County. Property: 981 Route 32, Woodbury, Filed Nov. 19.

Golden Towers Lot Two LLC, as owner. \$10,980 in favor of Cioffi Trucking Inc. Property: 424-474 County Route 105, Palm Tree. Filed Nnv 19

North Drury Lane Holdings LLC, as owner. \$28,605 in favor of Solid Steel Buildings Inc. Property: 113 N. Drury Lane, Montgomery. Filed

Perez, Keith, as owner. \$39,879 in favor of Gkontos Inc. Property: 50 Odell Circle, Newburgh. Filed Nov. 19.

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.

Sole Proprietorships

ATC Training, 386 Lakeside Road, Newburgh 12550. c/o Danielle Frances McGrath. Filed Nov. 12.

Dfined Beauty, 134 Lattintown Road, Newburgh 12550. c/o Danielle Alene Redner. Filed Nov. 18.

Fredriksen Architecture, 45 1/2 Henry Ave., Newburgh 12550. c/o Nils Ordin Fredriksen. Filed Nov. 12.

Iquez Studios, 13 Hamilton, Highland Mills 10930. c/o Gilberto Henriquez. Filed Nov.

Law Office of Christopher M. Shust, 45 Saint John St., Goshen 10924, c/o Christopher Shust. Filed Nov. 18.

Positive Mind of Niart Creations, 110 Delafield Lane, Newburgh 12550. c/o Dianne Nia Greene, Filed Nov. 13.

Skin Love By Phoebe, 2235 NY 208, Montgomery 12549. c/o Myxuan Roche. Filed Nov. 14.

SI Repairs, 94 Lake St., Newburgh 12550. c/o Lightbody Shemar Rojha. Filed Nov. 18.

TNT Mechanical, 242 Quaker St., Wallkill 12589. c/o Tiffany Ann Hunter. Filed Nov. 12.

Urban Beaver Coffee Roasters, 8 Greycourt Ave., Chester 10918. c/o Larry S. Savitch. Filed Nov. 13.

BUILDING PERMITS

Commercial

New England Oil Company,

Norwalk, contractor for Kelly and Joseph Vincoli Jr. Install 18 Kw generator and two above-ground tanks at rear of single-family residence at 32 Ivy Place Norwalk Estimated cost: \$15219. Filed Oct. 17.

Park Square West De 1 LLC and Park Square West De 2 LLC, Stamford, contractor for Park Square West De 1 LLC and Park Square West De 2 LLC. Install aluminum pan with acrylic letters at 81 131 Summer St., Stamford. Estimated cost: \$1,961. Filed Oct. 29.

Pofi Construction Corp..

Bronx, New York, contractor for Pofi Construction Corp. Repair and replace a masonry facade at 44 Strawberry Hill Ave., Stamford. Estimated cost: \$40,325. Filed Oct. 7.

Premier Building Associates LLC, North Branford, contractor for 6 Washington Court LLC. Install insulation, mechanically attach 50 mil pvc, flash all curbs and penetrations per manufacturer standard and install perimeter metal at 6 Washington Court, Stamford. Estimated cost:

Premier Building Associates LLC, North Branford, contractor for Housing Authority City of Stamford. Perform replacement alterations at 40 Clinton Ave.. Stamford. Estimated cost: \$128,000. Filed Oct. 15.

\$34,000. Filed Oct. 28.

Reyes Masonry LLC, Oxford, contractor for Robert D. DeMarco. Replace existing

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

front and back exterior stairs at 792 Hope St., Stamford. Estimated cost: \$10,000. Filed

Romano, Kevin, Stamford, contractor for Islam Shahnaz. Renovate kitchen at 44 Strawberry Hill Ave., Stamford. Estimated cost: \$12,000. Filed Oct. 23.

Signature Exteriors LLC, Stamford, contractor for EJ Realty LLC. Replace roofing

shingles with all required underlayments and accessories at 2041 W. Main St., Stamford. Estimated cost: \$25,000. Filed Oct. 24.

Sound Renovation LLC,

Norwalk, contractor for Martina B. Sullivan. Remove roof and install new asphalt roof at 12 lennifer Road. Norwalk. Estimated cost: \$20,000. Filed Oct. 18.

Stamford Town Center LLC, Stamford, contractor for Stamford Town Center LLC. Perform replacement alterations at 230 Tresser Blvd., Stamford. Estimated cost: \$210,000. Filed Oct. 17.

Stamford Yacht

Club, Stamford, contractor for Stamford Yacht Club. Install Sperry sail cloth pole tent with clear sidewalls, dance floor, bistro string lighting and 25 kw generator at 97 Ocean Drive West, Stamford. Estimated cost: \$19,047. Filed Oct. 21.

Standard Builders Inc.,

Wethersfield, contractor for 260-292 Long Ridge Road Stamford. Make modifications to electrical and HVAC components for new machinery to be added in an existing MRI suite of 260 Long Ridge Road outpatient center at 260-292 Long Ridge Road, Stamford. Estimated cost: \$93,014. Filed Oct. 25.

Town of Stamford,

Stamford, contractor for town of Stamford. Replace short rafter tails under windows of 3 dormers. Reinstall existing windows. Install new asphalt shingles where necessary at 1508 High Ridge Road, Stamford, Estimated cost: \$93,650. Filed Oct. 21.

Tsikos, Antonio, Stamford, contractor for Park Square West DE 1 LLC and Park Square West DE 2 LLC. Make interior alterations for a barber shop at 81 131 Summer St., Stamford. Estimated cost: \$3,000. Filed Oct. 29.

TWP Home LLC, Norwalk, contractor for Edmund Rvan. Install two sliding windows and one sliding patio door at 115 Fillow St., No. 49, Norwalk, Estimated cost: \$8,765. Filed Oct. 15.

UB High Ridge Spe LLC, Stamford, contractor for UB High Ridge Spe LLC. Perform replacement alterations at 1101 High Ridge Road, Stamford. Estimated cost:

Valente/CA Lindman LLC,

\$550,000. Filed Oct. 25.

Norwalk, contractor for Glic Real Estate Holding LLC. Repair existing parking garage at 383 Main Ave., Norwalk. Estimated cost: \$434,236. Filed Oct. 17.

Vasser, Bryan M., Milford, contractor for 969 Associates LLC. Install replacement wall signs, replacement monument, set of replacement canopy panels and directional signs at 969 High Ridge Road, Stamford. Estimated cost: \$25,000. Filed Oct. 10.

Vasser, Bryan M., Milford, contractor for Hoyt-Bedford Associates Ltd. Completed work at 85 Hoyt St. Install set of internally illuminated channel letters on a raceway at 929 Bedford St., Stamford, Estimated cost: \$5,000. Filed Oct. 10.

Vona, Carlo and Richard A. Vona, Norwalk, contractor for Carlo Vona and Richard A. Vona. Perform replacement alterations at 172 Main St., Norwalk. Estimated cost: \$2,000. Filed Oct. 18.

Residential

Berkley Exteriors Inc.,

Norwalk, contractor for Laura Skutch. Construct deck with stairs to grade at 102 Dry Hill Road, Norwalk, Estimated cost: \$10,800. Filed Oct. 17.

Chemys, Sergey and Elena Chemys, Norwalk, contractor for Segry and Elena Chemys. Construct additional renovation and expansion of garage and construct covered porch at 181 Highland Ave., Norwalk. Estimated cost: \$562,702. Filed Oct. 21.

Craftworks Construction

LLC, Norwalk, contractor for Rolandas and Maria Reciuga. Construct one-story addition to front of single-family residence at 5 Princes Pine Road, Norwalk. Estimated cost: \$10,000. Filed Oct. 21.

Fludd, Kenny, Norwalk, contractor for Kenny Fludd. Construct new deck and new railings at existing deck at 37 Surrey Drive, Norwalk. Estimated cost: \$10,000. Filed Oct. 17.

Kraus, Daniel Lukasz,

Norwalk, contractor for Batan Generoso. Construct additional room above existing carport at side of single-family residence at 403 Rowayton Ave., Norwalk. Estimated cost: \$98,300. Filed Oct. 16.

LT Home Improvement **Contracting LLC, Danbury,** contractor for Angela Caba. Remove and reroof 169 Shelter Rock Road, Stamford. Estimated cost: \$26,397. Filed Oct. 16.

LT Home Improvement Contracting LLC, Norwalk, contractor for Bobby Floyd. Remove and reroof 18 Charles St., Norwalk. Estimated cost: \$22,910. Filed Oct. 18.

Maguire, Kevin and Natalie M. Vegel, Stamford, contractor for Kevin Maguire and Natalie M. Vegel. Expand dwelling to create laundry/ mudroom and construct new decks at 50 Leonard St., Stamford. Estimated cost: \$110,000. Filed Oct. 17.

Mancuso II, Joseph J.,

Stamford, contractor for Joseph J. Mancuso II. Replace existing asphalt roof shingles at 873 Newfield Ave., Stamford. Estimated cost: \$19,300. Filed Oct. 28.

Mestanza Martinez,

Norma, Stamford, contractor for Norma Mestanza Martinez. Expand second floor over the existing covered porch to enlarge two existing bedrooms and create a balcony, two new windows, two new sliding doors at 32 Lillian St., Stamford. Estimated cost: \$15,000. Filed Oct. 7.

Modernwayroofing LLC,

Watertown, contractor for Bai Yu and Ryan Lessard. Remove and reroof 279 Hunting Ridge Road, Stamford. Estimated cost: \$33,200. Filed Oct. 21.

Momentum Solar LLC,

South Plainfield, New Jersey. contractor for Pierre and Louis Medoit. Install roof-top solar panels at 1071 Stillwater Road, Stamford. Estimated cost: \$46,575. Filed Oct. 4.

Montserrat, Russell,

Stamford, contractor for Monserrat Russell. Renovate kitchen and convert existing 1/2 bathroom into full bath at 15 Ridgeway St., Stamford. Estimated cost: \$9,000. Filed Oct. 7.

Morris, Daniel J., Stamford, contractor for Daniel J. Morris. Demolish existing attached garage, construct new addition for 2-car garage with living space above to include a bedroom, a master bedroom and master hathroom Legalize shower in basement bathroom converting from half bath to full bathroom at 442 Pepper Ridge Road, Stamford. Estimated cost: \$183.600. Filed Oct. 29.

NZ Home Improvement

LLC, Stamford, contractor for Evan and Komal Warren. Remove tub and replace with shower at 20 Courtland Ave., Stamford. Estimated cost: \$3,000. Filed Oct. 7.

N. Chacon Carpentry, Ansonia, contractor for Michael

Seitz. Expand second-story and garage and add new garage door and staircase to second-story addition, new roof throughout, new mudroom on first floor, remove covered porch and install a new entry, convert covered patio to sunroom at 91 Nathan Hale Drive. Stamford, Estimated cost: \$325,500. Filed Oct. 7.

Neighborhood Chimney Services LLC, Wolcott, contractor for Richard John Ruiz Jr. and Nicole Marie Romeo. Rebuild chimney with all new brick and new clay inner flue liners. Build a proper drip edge with a troweled tapered crown to shed water and re-seal existing flashing at 9 Palmer St., Stamford. Estimated cost: \$7,499. Filed Oct. 11.

New England Oil Company.

Greenwich, contractor for Brian W. and Michele Brighton. Replace existing 57-gallon above-ground propane tank, with 4-120-gallon aboveground propane tanks and install a 22kw Generac generator at 33 Dogwood Court, Stamford. Estimated cost: \$15,315. Filed Oct. 24.

Panteleimon Hatzivasiliadis LLC,

Stamford, contractor for Allyn J. and Marilyn C. Dodd. Replace existing siding with vinyl siding at 9 Hackett Circle North, Stamford. Estimated cost: \$21,000. Filed Oct. 30.

Pawel, Samelko, Stamford, contractor for Samelko Pawell Connect standby generator to existing natural gas line at 570 Webbs Hill Road, Stamford. Estimated cost: \$4,500. Filed Oct. 22.

Peter Stofa & Company

LLC, Fairfield, contractor for Adam J. Whittingham. Perform replacement alterations at 30 Old Logging Road, Stamford. Estimated cost: \$950,000. Filed Oct. 17.

Plugpv LLC, Troy, New York, contractor for Joseph A. and Christina M. Horvath. Install roof-top solar panels at 17 Dannell Drive, Stamford. Estimated cost: \$28,491. Filed Oct. 7.

R&A Remodeling Services

LLC, Stamford, contractor for Sarah S. and Gregory A. Hanley. Replace roof at 315 Ocean Drive West, Stamford. Estimated cost: \$93.000. Filed Oct. 2.

Rhino Back Roofing LLC,

Simsbury, contractor for Garcia Family Revocable Trust. Reroof 237 Russet Road, Stamford, Estimated cost: \$22,974. Filed Oct. 25.

Rhino Back Roofing LLC,

Norwalk, contractor for Anatoli Kritharakis. Reroof 34 Marys Lane, Norwalk. Estimated cost: \$13,233. Filed Oct. 17.

Robert S. Sargeant,

Greenwich, contractor for Alphonse and Angela Illuzzi. Install Kohler generator and 120-gallon propane tanks at 18 Laurel Ledge Court, Stamford. Estimated cost: \$15,000, Filed Oct. 29.

Roofing Solutions of Ct

LLC, Norwalk, contractor for Patricia M. Kara. Replace asphalt roof at 416 Vine Road, Stamford. Estimated cost: \$21,000. Filed Oct. 4.

Roofing Solutions of Ct

LLC, Norwalk, contractor for Marina Kitaychik. Replace asphalt roof at 36 Lindsey Ave., Stamford. Estimated cost: \$9,300. Filed Oct. 25.

Roofing Solutions of Ct

LLC, Norwalk, contractor for Mohamed Mahmoud. Replace asphalt roof at 16 Silk St., Norwalk. Estimated cost: \$6,500. Filed Oct. 18.

Roofing Solutions of Ct

LLC, Norwalk, contractor for Philip and Konstantina Tsiranides. Replace asphalt roof at 4 Pink Cloud Court, Norwalk. Estimated cost: \$13,800. Filed Oct. 18.

Rose, Huw and Milana **Rose** Stamford, contractor for Huw and Milana Rose. Expand second-floor deck at 7 Rosano Road, Stamford, Estimated cost: \$20,000. Filed Oct. 8.

Rubenstein, Madeline and Alan Goldman, Stamford, contractor for Madeline Rubenstein and Alan Goldman. Add two steps leading to a lower deck at 128 Apple Valley Road, Stamford. Estimated cost: \$10,000. Filed Oct. 21.

S. William Hamilla,

Norwalk, contractor for Jesse George and Alma Howard. Reroof 4 Shorefront Park, Norwalk. Estimated cost: \$8,400. Filed Oct. 18.

Savkat Inc., Bristol, contractor for Alberto and Nicole Escoffery. Install roof-mounted solar panels at 518 Fairfield Ave., Stamford. Estimated cost: \$26,775. Filed Oct. 28.

Savkat Inc., Bristol, contractor for Alberto and Nicole Escoffery. Remove and replace 14 squares of architectural asphalt shingles at 518 Fairfield Ave., Stamford. Estimated cost: \$8.924. Filed Oct. 18.

Sky Guard Company LLC, Danbury, contractor for Marlen S. Quintero. Remove and reroof 108 Colonial Road, Stamford, Estimated cost: \$11,550. Filed

Stamford Forge LLC,

Oct. 22.

Stamford, contractor for Song Lingfeng and Deng Zhihong. Replace an old rustic balcony on the second floor of a small stone cottage facing the sound with similar new balcony at 400 Stamford Ave., Stamford. Estimated cost: \$12,220. Filed

Strazza Building & **Construction Inc.**,

Stamford, contractor for Daniel and Judy Campisi. Remove and replace six windows at 123 Harbor Drive, Stamford. Estimated cost: \$15,000. Filed Oct. 21.

COURT CASES

Bridgeport Superior Court

Day, Scott P., Trumbull. Filed by Lee Grubman, Fairfield. Plaintiff's attorney: Lampert Toohey & Rucci LLC, New Canaan. Action: the plaintiff purchased the defendant's property, however, the defendant only included a portion of the property and thereafter the property was never accurately described in any deed thereafter. 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-24-6138533-S. Filed Sept. 24.

Kamau, Florence, et al,

Middletown, Delaware. Filed by Edgar Hernandez, Stratford. Plaintiff's attorney: Carter Mario Law Firm, North Haven. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6138705-S. Filed Sept. 30.

Luke, Andrew K., Brunswick, Maine, Filed by Holly English, Easton. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-

6138726-S. Filed Oct. 1. Reyes, Evelyn, Monroe. Filed by American Express National Bank, Sandy, Utah. Plaintiff's attorney: Zwicker and Associates PC, Enfield. Action: the plaintiff is a banking association, which the defendant used for a credit account and agreed to make payments for goods and services. The defendant failed to make payments. The plaintiff seeks 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-24-6138971-S. Filed Oct. 7.

Singletary, Londell, New York, New York. Filed by Janet Dalrymple New Canaan. Plaintiff's attorney: Bruce J. Corrigan Jr. Law Office, Westport. 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-24-6138707-S. Filed Oct. 1.

Danbury Superior

Best Buy Stores, Limited

Partnership, East Hartford.

Filed by Daniel Greenberg,

Newtown. Plaintiff's attorney: Minchella & Associates LLC, Middlebury. Action: the plaintiff requested a quote for a highend sound system and agreed to pay defendant to install and set up the system at his residence. However, the defendant had issues installing the sound system device and refused to continue to directly repair the system and directed plaintiff to call helplines to see if anyone else could fix the problems. 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-24-6051937-S. Filed Oct. 7. Blount, Cheri J., et al, Torrington. Filed by Fabiano Pereira-Nogueira, Danbury. Plaintiff's attorney: Ventura and Ribeiro LLC, Danbury. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-24-6051945-S. Filed Oct. 7.

The Standard Fire Insurance Company, et al, Hartford. Filed by Maria

Sanchez, Danbury, 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. DBD-CV-24-6051886-S. Filed Oct. 3.

Stamford Superior

Khan, Arjumond, Stamford. Filed by Discover Bank, New Albany, Ohio. Plaintiff's attorney: Zwicker and Associates PC, Enfield. Action: the plaintiff is a banking association, which issued the defendant a credit account who agreed to make payments for goods and services. The defendant failed to make payments. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-24-6069620-S. Filed Oct. 7.

Lozano, Natalia, et al, Stamford. Filed by Katherine Koster, Stamford. Plaintiff's attorney: Berkowitz and Hanna LLC, Shelton. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-24-6069629-S. Filed Oct. 7.

Whitehouse, Nancie,

Stamford. Filed by Mark Furman, Stamford. Plaintiff's attorney: Lemberg Law LLC, Wilton. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-24-6069816-S. Filed Oct. 18.

Yang, Joby S., Norwalk. Filed by Evin Reis, Stamford. Plaintiff's attorney: The Pickel Law Firm 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. FST-CV-24-6069618-S. Filed Oct. 7.

DEEDS

Commercial

161 Lake Avenue LLC,

Greenwich. Seller: Joseph Demaio and Carolyn Demaio, Greenwich. Property: 161 Lake Ave., Greenwich. Amount: \$1. Filed Nov. 5.

AF Sixty-Six LLC, Stamford. Seller: Alan L. Faria. Stamford. Property: 66 Colonial Road, Stamford. Amount: \$1. Filed Nov. 1.

AP Realty Associates LLC,

Greenwich. Seller: Bradley S. Hvolbeck, Greenwich. Property: 115 Mason St., Unit 2, Greenwich. Amount: \$10. Filed Nov. 4.

Brookridge 62 Home

LLC, Greenwich. Seller: Vivek Mehta and Ushma P. Mehta, Greenwich. Property: 31 Brookside Drive, Greenwich. Amount: \$10. Filed Nov. 8.

Codena, Michael, Jupiter, Florida. Seller: Ripken to Murray LLC, Greenwich. Property: 143 Hoyt St., Unit 3G, Stamford. Amount: \$327,500. Filed Nov. 1.

Coleman, Brad, Henderson, Nevada. Seller: 49 Southport Green LLC, Westport. Property: 49 Southport Green, Southport. Amount: \$1,900,000. Filed Nov. 5.

Crowley, Enda Michael and Anne O'Donnell Crowley,

Greenwich. Seller: 18 Echo Lane LLC, Greenwich. Property: 18 Echo Lane, Greenwich. Amount: \$10. Filed Nov. 5.

Dejordy Investments LLC, Fairfield. Seller: Deutsche Bank National Trust Company, Salt Lake City, Utah. Property: 59 Fairview Ave., Fairfield. Amount: \$440,819. Filed Nov.

DMP Properties LLC,

Greenwich. Seller: Arby Gega, Stamford. Property: 42 Gerry St., Greenwich. Amount: \$855,000. Filed Nov. 4.

Hicks, Brittany and Manuel Sevillano, Fairfield. Seller: GC3 Capital Corp LLC, Sherman. Property: 4200 Congress St., Fairfield. Amount: \$1,412,500. Filed Nov. 4.

Micali, Matthew and Kaitlyn Sullivan, River Edge, New Jersey. Seller: 137 Doreen Drive LLC, Stratford. Property: 137 Doreen Drive, Fairfield. Amount: \$1,675,000. Filed Nov. 4.

Porto Azul LLC, Stamford. Seller: Anita Marie Schelmetic, Fairfield. Property: 183 Pepperidge Circle, Fairfield. Amount: \$560,000. Filed Nov. 5.

REBKO LLC, Norwalk. Seller: Policastro Realty LLC, Fairfield. Property: 59-67 Crescent St., Stamford. Amount: \$0. Filed Oct. 29.

Wheeler, Jeffrey and Jessica Wheeler, Fairfield. Seller: CEMSCO LLC, Fairfield. Property: 2087 Fairfield Beach Road, Fairfield. Amount: \$2,000,000. Filed Nov. 4.

Residential

Adler, Richard M. and Susan Carver Adler, Delray Beach, Florida, Seller: Richard M. Adler and Susan Carver Adler, Delray Beach, Florida. Property: Lot 54, Map 4931, Sundance Road, Greenwich. Amount: \$1. Filed Nov. 5.

Ahmadi, Bobby J. and Shefali Ahmadi, Bridgeport. Seller: Travis Brown, Fairfield. Property: 75 Thorpe St., Fairfield. Amount: \$1,195,000. Filed Nov. 4.

Annibal, Fabio Claudiano,

Greenwich. Seller: Robert L. DeRegibus and Vera E. DeRegibus, Palm Beach Gardens, Florida. Property: 12 Norias Road, Greenwich. Amount: \$995,000. Filed Nov. 8.

Bornstein, Abraham and Merrye Schindler, Stamford, Seller: Bonnie Guild

and William Guild, Stamford. Property: 811 Riverbank Road, Stamford. Amount: \$1,039,500. Filed Oct. 30.

Bynum, Nicole and Monica Bynum, Stamford. Seller: Prashant Nayyar and Sucharita S. Koppula Venkata, Stamford. Property: 50 Glenbrook Road, Unit 12B. Stamford. Amount: \$385,000. Filed Oct. 28.

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Byrne, Dixon and Valerie **DiFebo,** New York, New York. Seller: Alexander W. Taylor and Margaret B. Taylor, Fairfield. Property: 197 Hill Brook Lane. Fairfield. Amount: \$722,954. Filed Nov. 5.

Camacho Castaneda, Juan and Jennifer Leigh Camacho, Stamford. Seller: Koichiro Yamaguchi, Tokyo, Japan. Property: 1A River Road, Cos Cob. Amount: \$1,350,000. Filed Nov. 4.

Ceja, Francisco, Stamford. Seller: Yuqing Xiao, Stamford. Property: 2475 Summer St., Unit 1L, Stamford. Amount: \$300,000. Filed Oct. 29.

Chen. Hua Melanie.

Stamford. Seller: Gregory Mobley, Stamford. Property: 7 Mead St., Unit E, Stamford. Amount: \$750,000. Filed Nov. 1.

Chin, Jeannie, Fairfield. Seller: Shelby D. Halliday, Fairfield. Property: 60 Longview Ave., Fairfield. Amount: \$409,000. Filed Nov. 7.

DeBan, Joshua Paul and Federica Besatti. Stamford. Seller: Jesse T. Summers and Sharon Song, Fairfield. Property: 177 Carroll Road, Fairfield. Amount: \$879,000. Filed Nov. 8.

Drago, Richard and Kaitlin Triano, Greenwich. Seller: K. Jenny Palk, Greenwich. Property: 7 Coachlamp Lane, Greenwich, Amount: \$2,402,000. Filed Nov. 6.

Feng, Yiyong, Greenwich. Seller: Dale S. Kruchten and Kelly Galanopoulos, Greenwich. Property: 19 Morningside Drive, Greenwich. Amount: \$2,000,000. Filed Nov. 8.

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by 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

Ferrara, Bari Kursman and Jeffrey Ferrara,

Stamford. Seller: Alfred Zappulla, Stamford. Property: 81 Nutmeg Lane, Stamford. Amount: \$1,100,000. Filed Nov. 1.

Finelli. Christopher and Lindsey M. Hanley, Fairfield. Seller: Trina L. Wong and Michael P. Constantino. Fairfield. Property: Lot 42, High Ridge Park, Fairfield. Amount: \$650,000. Filed Nov. 5.

Galbo, Giovanni, et al, Cormack, New York, Seller: Paul Sarlis and Tess Sarlis. Southport. Property: 245 Range Road, Southport. Amount: \$2,140,000. Filed Nov. 4.

Guild, William and Bonnie Guild, Stamford. Seller: Jacquelyn Peters Seidenstein, Fort Pierce, Florida. Property: 37 Mayapple Road, Stamford. Amount: \$1,400,000. Filed Oct. 30.

Gustaitis, Crystal,

Stamford. Seller: Ray Kahn and Margaret Tavares, Stamford. Property: 22 Willard Terrace, Stamford, Amount: \$699.000. Filed Oct. 30.

Hall, Mathew and Lina Boullali, New York, New York. Seller: Tracy Ambrosecchio and Michael Chioffe, Stamford. Property: 50 Cody Drive, Stamford. Amount: \$899,000. Filed Oct. 28.

Halloul, Amine and Chourouk Abourazzouk, Fairfield. Seller: Paul J. D'Avanzo, Fairfield. Property: 34 Bennett St., Fairfield. Amount: \$465,000. Filed

Nov. 4.

Harmantzis, Fotios, Old Greenwich. Seller: John Conte, Concord Massachusetts Property: 39 Glenbrook Road, Unit 4X, Stamford. Amount: \$226,000. Filed Oct. 31.

Amelia Garland Holland, Westport. Seller: John H.F. Nichols and Mary Ann Nichols, Fairfield. Property: 296 Bulkley Drive, Fairfield.

Amount: \$820,000. Filed

Nov. 4

Holland Brendan and

Kindel, Simon James and Anne Elizabeth Kindel, Greenwich. Seller: Michael B. Kessler, Weston. Property: 16 Morgan Ave., Greenwich.

Amount: \$1. Filed Nov. 4.

Koser, Clifford and Rossana Koser, Rouses Point, New York, Seller: Martha V.C. Dunn, Fairfield. Property: Unit 5-A-2 Southport Woods Condominium, Fairfield. Amount: \$584,900. Filed Nov.

Maddocks, Victoria and lan Maddocks, Old Greenwich, Seller: Erik Kallesten and Amy Kallesten, Old Greenwich. Property: 51 Forest Ave., Apt. 164, Old Greenwich. Amount: \$1,255,000. Filed Nov. 8.

Mawhinney, Carol J., Stamford. Seller: Christopher N. Kory, Stamford. Property: 49 Glenbrook Road, No. 211, Stamford. Amount: \$400,000. Filed Oct. 29.

Michalski, Renata,

Greenwich, Seller: Danuta E. Michalski, Greenwich. Property: 104 Spruce St., Greenwich. Amount: \$1. Filed Nov. 7.

Morrison, Jennifer,

Fairfield. Seller: Kristen Kish and Bianca Dusic, Fairfield. Property: 38 Painters Way, Fairfield. Amount: \$N/A. Filed Nov 7

Murphy, Brian Thomas and Caroline Murphy, Rye, New York. Seller: Kristin Moore Taylor, Riverside. Property: 11 Miltiades Ave., Riverside. Amount: \$1,250,000. Filed Nov. 6.

Pisat, Ameya Alhad,

Stamford. Seller: Xiangrong Kong and Fei Xu, Stamford. Property: 1633 Washington Blvd., Unit 4D, Stamford. Amount: \$425,000. Filed Oct. 31.

Qayuum, Kashif, Fairfield. Seller: Aziz Seyal, Fairfield. Property: 99 Sunnyridge Ave... Fairfield. Amount: \$430,000. Filed Nov. 4.

Rajarathinam, Senthilkumar, Stamford.

Seller: Jose Gallegos and Jenny Gallegos, Stamford. Property: 95 Lafayette St., Unit 2. Stamford. Amount: \$500,000. Filed Nov. 1.

Rossman, Corey and Marissa Matzen, Stamford. Seller: Bernadette MacLeod and Susan V. Dellaragione, Greenwich. Property: 430 Riversville Road, Greenwich. Amount: \$1,550,000. Filed Nov. 6.

Samelko, Pawel, Stamford. Seller: Robert R. Musitano II, and Kristine C. Musitano, Stamford. Property: 637 Cove Road, Unit D6, Stamford. Amount: \$181,000. Filed Oct.

Shah, Jalpa, Fairfield. Seller: Sinead Lutz and Robert H. Lutz, Fairfield. Property: 72 Gray Rock Road, Fairfield. Amount: \$1,236,000. Filed Nov. 8.

Sieber, David, Stamford. Seller: Amy O. Bloomenthal. Stamford. Property: 78 Acre View Drive, Stamford. Amount: \$860,000. Filed Oct. 28.

Skrelja, John T., Greenwich. Seller: Nua Skrelja, Pelham, New York. Property: 15 Hettiefred Road, Greenwich. Amount: \$10. Filed Nov. 5.

Totilo, Kendra L. and Kathryn J. Totilo, Stamford. Seller: Suzanne Adiletta, Stamford. Property: 206 Overbrook Drive, Stamford, Amount: \$775,000. Filed Nov 1

Tran, Trang Thu, Stamford. Seller: William Orenstein and Emma Orenstein, Stamford, Property: 217 Bridge St., Unit F-6, Stamford. Amount: \$545,000. Filed Oct. 29.

Trifu, Nicholas, Stamford. Seller: Michael T. Keane Jr., Fairfield. Property: 168 Belltown Road, Unit E1, Stamford, Amount: \$520,000. Filed Nov. 1.

Vallejo, Cheryl A. and Luis **F. Vallejo**, Stamford. Seller: Thomas A. McIntosh, Monroe. Property: 158 Culloden Road. Stamford. Amount: \$180,000. Filed Oct. 30.

Varbaro, Cindy A. and **David Varbaro**, Stamford. Seller: Russell C. Gladwin III, Stamford. Property: 39 Aquila Road Stamford Amount: \$665,000. Filed Oct. 28.

MORTGAGES

21 Vista Drive LLC, New York, New York, by Tanya Cruz. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 21 Vista Drive Greenwich, Amount: \$18,900,000. Filed Oct. 10.

Aikler, Matthew S., Stamford, by Jason L. Madfes. Lender: Citizens Bank NA. 1 Citizens Plaza, Providence, Rhode Island. Property: 13 Nelson St., Stamford. Amount: \$250,000. Filed Oct. 9.

Alemo, Zubin and Valerie M. Gadal-Maria, Greenwich, by Jamila Virgil. Lender: HSBC Bank USA NA. 66 Hudson Boulevard East, New York. New York. Property: 15 Verona Drive, Riverside. Amount: \$2,280,000. Filed Oct. 7.

Black, Jeffrey T. and Alison R. Black, Stamford, by Antonio Faretta. Lender: Spring EQ LLC, P.O. Box 2026. Flint, Minnesota. Property: 1712 Newfield Ave., Stamford. Amount: \$249,900. Filed Oct.

Bowers. Jonathan and Alexandria McGowan, Stamford, by Michael R. Lowitt. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 403 Oaklawn Ave., Stamford. Amount: \$540,000. Filed Oct.

Bruno, William T. and **Kristina Bruno,** Stamford, by Luz Stella Amaya G. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 9 Randall Ave., Stamford. Amount: \$180,000. Filed Oct. 7.

Camarro, Sara M., Fairfield, by Tracey Ann N. Plummer. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 105 Tuckahoe Lane, Fairfield. Amount: \$75,000. Filed Oct. 7.

Carroll, Michael W. and Carla Carroll, Stamford, by Michelle Hanover, Lender: PNC Bank NA, 222 Delaware Ave., Wilmington, Delaware. Property: 106 Campbell Drive. Stamford. Amount: \$465,000. Filed Oct. 11.

Chuco, Miguel and Jose **Chuco,** Stamford, by Gregory G. Andriunas. Lender: United Wholesale Mortgage LLC 585 S. Boulevard East, Pontiac, Michigan. Property: 123 Haig Ave., Stamford. Amount: \$536,000. Filed Oct. 8.

Coit, Lynde and Anne T. **Coit,** Riverside, by John R. Fiore. Lender: Sound Federal Credit Union, 37 North Ave., Norwalk. Property: 66 Winthrop Drive, Riverside. Amount: \$250,000. Filed Oct. 9.

Conn, Richard, Weston, by Samuel T. Rost. Lender: The Milford Bank, 33 Broad St., Milford. Property: 1003 S. Pine Creek Road, Fairfield. Amount: \$1,233,750. Filed Oct. 9.

Cortese, Yolanda,

Greenwich, by Antoinette Vidi. Lender: Rocket Mortgage, 1050 Woodward Ave., Detroit, Michigan. Property: 132 Josephine Evaristo Ave., Greenwich. Amount: \$693,000. Filed Oct. 11.

Curran, Thomas M.,

Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza. Providence, Rhode Island. Property: 1 Southfield Ave., Apt. 403, Stamford. Amount: \$50,000. Filed Oct. 9.

Duffy, Keith and **Sara Duffy, Providence, Rhode** Island, by David W. Hopper. Lender: Rocket Mortgage, 1050 Woodward Ave., Detroit, Michigan. Property: 1 Club Road, Riverside. Amount: \$1,150,000. Filed Oct. 7.

Faatz, Jennifer Heberton and Eric Alexander Faatz, Darien, by Philip J. Tooney. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 26 Webster Road, Stamford. Amount: \$450,000. Filed Oct. 7.

Falkowski, David and Susan Falkowski,

Westwood, Massachusetts, by Chris Barreto. Lender: M&T Bank, 1 M&T Plaza, Buffalo, New York. Property: 1001 S. Pine Creek Road, Fairfield. Amount: \$1,007,000. Filed Oct. 7.

Farina, Ivana, Stamford, by Nicola Corea. Lender: Rocket Mortgage, 1050 Woodward Ave., Detroit, Michigan. Property: 637 Summer St., Apt 21, Stamford. Amount: \$185,200. Filed Oct. 8.

Finlaw, James E. and Kathleen M. Finlaw, Fairfield, by Mark Negron. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 2546 N. Benson Road, Fairfield. Amount: \$100,000. Filed Oct.

Ford, Mary, Fairfield, by Denise L. Rider. Lender: State of Connecticut, 1465 Post Road East, No. 100, Westport. Property: 1037 Mill Hill Terrace, Fairfield. Amount: \$87,146. Filed Oct. 9.

Goldman, Richard M. and Jami O. Goldman,

Old Greenwich, by Andrew L. Wallach. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 10 Quintard Ave., Old Greenwich. Amount: \$1,000,000. Filed Oct. 8.

Goncharova, Olga,

Stamford, by Shambu Rao. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 5 Madeline Court, Stamford. Amount: \$199,000. Filed Oct. 7.

Hanna, Mark and Joanne Hanna, Fairfield, by Robert E. Colapietro. Lender: Figure Lending LLC, 650 S. Tryon St., Eighth floor, Charlotte, North Carolina. Property: 92 Range Road, Southport. Amount: \$203,150. Filed Oct. 11. Howard, Logan P., Stamford, by Lauren J. Mashe. Lender: Guaranteed Rate Inc., 3940 N. Ravenswood, Chicago, Illinois. Property: 1633 Washington Blvd., Apt. 3E, Stamford. Amount: \$280,500.

Filed Oct. 8.

Howe, Jacqueline R. and Peter C. Bergschneider, Old Greenwich, by Robert V. Sisca Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 10 Ledge Road, Old Greenwich. Amount: \$2,000,000. Filed Oct. 9.

James, Jennifer J. and Robert R. James,

Greenwich, by Robert V. Sisca Lender: Bethpage Federal Credit Union, P.O. Box 2098, Glen Burnie, Maryland. Property: 421 Sranwich Road, Greenwich. Amount: \$1,500,000. Filed Oct. 9.

Jones, Michael J.,

Greenwich, by David B. Rupe. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 82 Glenville Road, Greenwich. Amount: \$910,000. Filed Oct. 7.

Krenicki Jr., Daniel and Diane Krenicki, Stamford, by Jeffrey G. Lane. Lender: Rocket Mortgage, 1050 Woodward Ave., Detroit, Michigan. Property: 79 Harbor Drive, Apt. 310, Stamford. Amount: \$402,000. Filed Oct. 9.

Kruszewski, Dominic and Lauren Kruszewski,

and **Lauren Kruszewski,**Stamford, by Amanda C.
Burns. Lender: CrossCountry
Mortgage LLC, 2160 Superior
Ave., Cleveland, Ohio. Property:
73 Garden Drive, Fairfield.
Amount: \$524,650. Filed Oct.

Laskowski, Matthew and Arielle Feiman, Stamford, by Antonio Faretta. Lender: Homebridge Financial Services Inc., P.O. Box 2026, Flint, Michigan. Property: 32 Turner Road, Stamford. Amount: \$100,000. Filed Oct. 7.

Liniado, Guido and Karen Orchansky, Old Greenwich, by Jeremy E. Kaye. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 107 Summit Road, Riverside. Amount: \$2,699,700. Filed Oct. 10. Marchi, Fernanda, Fairfield, by Humberto J. Lopez. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 285 Senese Drive, Fairfield. Amount: \$150,000. Filed Oct. 10.

Mathew, Noel and Christine Mathew, Greenwich, by Michael B. Nahoum. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 19 High St., Greenwich. Amount: \$610,000.

McCarthy, Margaret Carroll, Westport, by Kathleen M. Dunn. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 70 Juniper Lane, Southport. Amount: \$680,000. Filed Oct. 9.

Filed Oct. 11.

Morocho, Manuel and Xavier Morocho and Rosa A Nivicela Zumba,

Greenwich, by Jonathan T.
Hoffman. Lender: United
Wholesale Mortgage LLC 585
S. Boulevard East, Pontiac,
Michigan. Property: 8 Rockland
Place, Greenwich. Amount:
\$615,000. Filed Oct. 8.

Mughal, Julie Camille and Imran Mughal, Fairfield, by Jan A. Costello. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 1863 Jennings

Murphy, John T. and Colleen S. Murphy,

Road, Fairfield. Amount:

\$250,000. Filed Oct. 8.

Fairfield, by Ana I. Eady. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 398 Orchard Hill Lane, Fairfield. Amount: \$375,000. Filed Oct. 7.

Noiman, Julie and Kerry Hallihan, West Harrison, New York, by Eileen M. Pate. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 237 Blackberry Drive, Stamford. Amount: \$1,000,000. Filed Oct. 11.

Pacelli Jr., John and Jillian Barcia, Fairfield, by Jeffrey G. Lane. Lender: Rocket Mortgage, 1050 Woodward Ave., Detroit, Michigan. Property: 64 Country Road, Fairfield. Amount: \$507,000. Filed Oct. 10. Rath, Lisbeth M. and Niles Rath, Bronxville, New York, by Brian T. Silvestro. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 128 Pell Meadow Drive, Fairfield. Amount: \$560,000. Filed Oct.

Reyes, Michael and Klaudia Reyes, Fairfield, by Cynthia M. Salemme-Riccio. Lender: Bethpage Federal Credit Union, 899 South Oyster Bay Road, Bethpage, New York. Property: 250 Winton Road, Fairfield. Amount: \$135,000. Filed Oct. 7.

Rich, Tyler, Stamford, by Maria C. Miller. Lender: US Bank NA, 9380 Excelsior Blvd., Hopkins, Minnesota. Property: 120 Hartswood Road, Stamford. Amount: \$182,936. Filed Oct. 8.

Risler, Franck and Anna Magdalena Polomska-Risler, Stamford, by John K. Taylor. Lender: UBS Bank USA, 95 State St., Suite 2200, Salt Lake City, Utah. Property: 17 Bramble Lane, Riverside. Amount: \$3,618,750. Filed Oct. 11.

Salim, Joaquin Alberto and Maria Corina Nevett, Greenwich, by Vicki K. Johnson. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 14 Sinawoy Road, Cos Cob. Amount: \$1,160,000. Filed Oct. 10.

Sanchez, Michael and Samantha Sanchez, Greenwich, by Russell A. Giorno. Lender: Empower Federal Credit Union, 1 Member Way, Syracuse, New York. Property: 25 Hassake Road, Old Greenwich. Amount: \$1,378,868. Filed Oct. 7.

Sanders, Matthew and Julie Sanders, Fairfield, by Jeffrey G. Lane. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 903 Oldfield Road, Fairfield. Amount: \$402,700. Filed Oct. 9.

Senkler, Daniel Henry and Bruna Naspolini, Greenwich, by Jonathan J. Martin. Lender: United Wholesale Mortgage LLC 585 S. Boulevard East, Pontiac, Michigan. Property: 37 Harold Ave., Greenwich. Amount: \$636,500. Filed Oct. 10.

Seth, Adhar and Parul C. Seth, Greenwich, by Jeremy E. Kaye. Lender: M&T Bank, 1 M&T Plaza, Buffalo, New York. Property: 16 Hope Farm Road, Greenwich. Amount: \$1,130,000. Filed Oct. 9.

Setterburg, Adam and Melissa Shear, Cos Cob, by Christian W. Bujdud. Lender: Watertown Savings Bank, 60 Main St., Watertown, Massachusetts. Property: 500 Valley Road, Cos Cob. Amount: \$2,676,000. Filed Oct. 11.

Sizensky, Brian and Vera Sizensky, Fairfield, by Daquan Lamar Harrison. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 126 Arbor Terrace, Southport. Amount: \$173,000. Filed Oct. 10.

Sneddon, Kevin Francis and Deanne Marie Sneddon, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 17 Will Merry Lane, Greenwich. Amount: \$714,400. Filed Oct. 7.

Terzian, Cindy A. and Christopher A. Terzian, Stamford, by Shetal Nitin Malkan. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 1379 Hope St., Stamford. Amount: \$100,000. Filed Oct. 10.

Teto, Danielle, Fairfield, by Simone Lynn Palmer. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 245 Sunnyridge Ave., Apt. 50, Fairfield. Amount: \$70,000. Filed Oct. 8.

Tutuska, Breana and **Zachary Shapiro,** Fairfield, by Chris Barreto. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 181 Margenere Drive, Fairfield. Amount: \$1,100,000. Filed Oct. 11.

Valenzano, Grace and David Valenzano, Stamford, by Nicola Corea. Lender: Rocket Mortgage, 1050 Woodward Ave., Detroit, Michigan. Property: 85 Shelter Rock Road, Stamford. Amount: \$45,000. Filed Oct. 9. Van Leeuwen, Louis, Riverside, by David W. Hopper. Lender: Helene Van Leeuwen, 23 Pleasant St., Riverside. Property: 23 Pleasant St., Riverside. Amount: \$275,000. Filed Oct. 8.

Vazquez, Paula A., Norwalk, by Descera Daigle. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 287 Hamilton Ave., Unit 3H, Stamford. Amount: \$224,000. Filed Oct. 10.

Vela McCarthy, Andres and Isabella Cajiao Garces,

Stamford, by Jeffrey G. Lane. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 35 W. Broad St., Stamford. Amount: \$247,000. Filed Oct. 10.

Walsh, Jessica, Fairfield, by Robert E. Colapietro. Lender: Figure Lending LLC, 650 S. Tryon St., Eighth floor, Charlotte, North Carolina. Property: 12 Welch Terrace, Fairfield. Amount: \$137,940. Filed Oct. 11.

Ye, Bichai, Flushing, New York, by Jinggao Li. Lender: Ponce Bank, 2244 Westchester Ave., Bronx, New York. Property: 1304-1306 Strasfield Road, Fairfield. Amount: \$470,000. Filed Oct. 8.

Zhang, Keye and Linyue Wang, Jersey City, New Jersey, by Jinggao Li. Lender: Luminate Home Loans Inc., 2523 S. Wayzata Blvd., Suite 200, Minneapolis, Minnesota. Property: 124 Woodside GRN, Apt. 2C, Stamford. Amount: \$228,750. Filed Oct. 11.

NEW BUSINESSES

Milani Construction, 3 Seir Hill Road G-4, Norwalk 06854, c/o William O. Watkins. Filed Oct. 23.

Rene Soto Gallery, 49 Cedar St., Stamford 06902, c/o Rene Soto-Villagran. Filed Oct. 16.

Rosenbaum Illustration LLC, 4 Carroll St., Stamford 06907, c/o Jonathan Rosenbaum. Filed Oct. 1. **Royal Guard Fish and Chips,** 323 Shippan Ave.,
Stamford 06902, c/o Sabir
Usama. Filed Oct. 2.

Royal Smoke Shop, 280 Connecticut Ave., Norwalk 06854, c/o Hitesh Patel. Filed Oct 24

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

SE Communication, 1234 Summer St., Suite 603, Stamford 06905, c/o Malik Murphy. Filed Oct. 4.

Slayd by Jade, 44 Commerce Road, Stamford 06902, c/o Pellini Jade. Filed Oct. 7.

Snapcap, 1415 Vantage Park Drive, Charlotte, North Carolina 28203, c/o Lendingtree LLC. Filed Oct. 1.

Sound Beach Handyman & Woodwork, 11 Crestview Ave., Stamford 06907, c/o Hoekstra Matthijs. Filed Oct. 1.

Staffing Solutions USA, 8 Victoria Lane, Stamford 06902, c/o Shaw Clifford. Filed Oct. 29.

Zoomin Groomin-60390, 123 Old Belden Road, 44, Norwalk 06850, c/o Erica Funke. Filed Oct. 24.

Westfair Business Journal December 9, 2024

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 06/28/24. 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 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 Foundationís 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 Foundationís principal manager is Audrey Steuer, Trustee, 914 238 3800. #63724

Notice of Formation Name of LLC: Panettone, LLC Address of LLC: 43 Fifth Avenue, Pelham, NY 10803. County of business: Westchester County, originally filed: 11/12/2024. Agent for Service: Secretary of State. Mail Process to 43 Fifth Avenue, Pelham, NY 10803. Purpose: Any lawful activity. #63725

NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY (LLC). NAME: FOOD FOR THOUGHT TRUCK, LLC **Articles of Organization** were filed with the Secretary of State of New York (SSNY) on 10/16/2024. Office location: Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail a copy of process to: The LLC, 37 Scenic Circle, Croton on Hudson, NY 10520, principal business location of the LLC. Purpose: The sale of new and used books. #63726

Notice of Formation of Veteran Builder Consultants LLC, Articles of Organization filed with SSNY on October 1, 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 Gregory Esposito, 1740 Old Logging Road, Yorktown Heights, NY 10598. Purpose: any lawful purpose. #63727

CROTON TRADING LLC Art of Org. filed with the SSNY on 11/18/2024. Office. Westchester County, SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, LEGALCORP SOLUTIONS,LLC 11 **BROADWAY SUITE 615** NEW YORK, NY 10004 Purpose: Any lawful purpose. #63728

The annual return of the barbara j. And lawrence j. Goldstein do good foundation, inc. For the calendar year ended december 31, 2023 is available at its principal office located at 1865 palmer avenue, larchmont, ny 10538 for inspection during regular business hours by any citizen who requests it within 180 days hereof. Principal manager of the foundation is lawrence j. Goldstein. #63729

Notice of Formation of ACCESPITALITY LLC filed with the SSNY on July 18, 2024, Office: Westchester County. SSNY designated agent of LLC upon whom process against it may be served. SSNY shall mail copy of process to LLC: 31 Century Trl. Harrison, NY 10528 . Purpose: any lawful act or activity. #63730

