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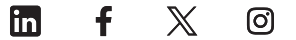
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Development of The Village of Stratford underway

BY GARY LARKIN / glarkin@westfairinc.com



A rendering of The Village of Stratford apartment building, which is set to be completed by summer 2026.



Town of Stratford officials and members of the development team for The Village of Stratford at a recent groundbreaking. Photo courtesy of Mayor Laura Hoydick

103-unit apartment complex that preserves Blake House to open in 2026

"Stratford is a quaint town. The Village will have one-third the rent of the most expensive high-rise apartment development being built."

— David Nachman, Spirit Investment Partners

STRATFORD – Work has finally begun on The Village of Stratford apartment development at 2009-2019 Main St., according to Mayor Laura Hoydick and the developer.

On Monday, Dec. 2, the town and representatives from Spirit Investment Partners of Stamford, Kaali-Nagy Properties of Greenwich, Beinfield Architecture of South Norwalk and other partners involved in the 103-unit apartment building had a groundbreaking ceremony. The 93,000-square-foot building will include studios, one-bedroom, and two-bedroom apartments. It is expected to be completed by the summer of 2026, according to David Nachman, partner of Spirit Investment Partners.

"The development is within Stratford's Historic District and the Town's transit-oriented development overlay district," Hoydick said. "It will be on an approximately three-acre site purchased from Christ Episcopal Church and will include a roughly 5,500 square-foot amenity area with 99 apartments.

"In addition to the new development, which will be set back from

Main Street, Spirit Investment Partners and Kaali-Nagy Properties and their team, including Beinfield Architecture and N&S Electric, intends to work with the state Historic Preservation Office to ensure the preservation of the architectural significance of the Lillie Devereux Blake house."

They plan on adding four units within that structure, the mayor said.

"My sincere appreciation to the developers and their partners for understanding the importance of the house, as Lillie Devereux Blake was a known suffragist and writer, as well as a descendant of notable Stratford historical figures, William Samuel Johnson and Rev. Jonathan Edwards," she added.

The property that is being developed was purchased by Spirit Kaali-Nagy Village Stratford LLC in October 2023. The property at 2009 Main St. was bought from 21 South Ave. LLC for \$3.11 million and the property at 2019 Main St. (the Blake House) from 21 South Ave. LLC for \$242,000. On June 20, 2024, both properties were transferred for \$0 under the state transfer property law.

Nachman said the location in Stratford fits into his company's model of

"creating interesting housing solutions for the middle-income renter."

"Up and down the Northeast Corridor, there are these expensive projects (to build apartment complexes) that are too high," he said.

His company makes an effort to provide apartments that are more affordable to middle income families while still taking advantage of the proximity to the Northeast Corridor.

"In the Corridor, you can commute to and from the Stamfords, the New Rochelles, and the Stratfords," he said. "Stratford is a quaint town. The Village will have one-third the rent of the most expensive high-rise apartment development being built."

He added that The Village will be close to I-95 and will be a 10-minute walk from the train station.

As for the proposed rent, with some help from the Connecticut Housing Finance Authority and Build for Connecticut, 21 units at The Village will be rented for 60%-120% of the Average Median Income, Nachman said. Those renters will qualify for low-interest financing.

Nachman estimates studios will go for \$1,950 per month while one-bedrooms will fetch \$2,200 and two-bedrooms \$2,900.

Wf

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Self-storage building approved by Mount Kisco planners

BY PETER KATZ / pkatz@westfairinc.com

"Both the building and site design are consistent with community character and will not adversely impact the surrounding area."

— Brian T. Sinsabaugh, Zarin & Steinmetz

Mount Kisco's Planning Board has given approval to plans for the development of a self-storage facility at 2 Morgan Drive at the intersection with Radio Circle. The approximately 2.67-acre parcel is in the RDX Zoning District, which allows self-storage facilities. The three-story building would contain approximately 93,960 square feet and provide 12 off-street parking spaces. The developer is Asset Realty & Construction Group, which is based in Brooklyn.

A plan to build a two-story structure at the site for housing a private car collection had been abandoned and the self-storage application was submitted. The land where Asset Realty plans to build is about 500 feet away from the location of a CubeSmart Self-Storage facility.

During the review process, the applicant made several changes in

response to various comments and concerns from the village. These included reducing the square footage contained in the building from just over 102,000 square feet to the approved 93,960 square feet. The design of the building was changed to make it look less like a warehouse and more like a residential structure with various natural materials and different colors used on the facade.

Landscaping, buffer zones and tree removal received particular attention from the Planning Board during the review process. The developer's plan included the removal of 166 trees, including 112 specimen trees. The village tree preservation requirements called for the developer to plant 387 replacement trees, but the developer proposed 167 trees, a difference of 220 trees. The developer proposed



Rendering of Mount Kisco self-storage facility.

planting 10 trees off-site within a public right-of-way, leaving either 210 more trees to be planted or a fee paid in lieu of planting the additional trees. The village initially said the fee would be \$1,500 for each tree not planted, which the developer felt was excessive. Wording was included in the approval resolution allowing for the final fee to be determined.

Attorney Brian T. Sinsabaugh of the White Plains-based law firm Zarin & Steinmetz told the Planning Board, "Both the building and site design are consistent with commu-

nity character and will not adversely impact the surrounding area." He pointed out that the land use in the immediate area is either industrial or in the case of a United States Postal Service facility, a public institution use. The Postal Service is at 3 Morgan Drive and Frito-Lay Sales LLP is at 1 Morgan Drive.

The plan calls for access to the self-storage facility to be off Morgan Drive and an access road along the west side of the building and connecting to the village's utility road known as Pump House Road.

COURTS

Former White Plains businessman accused of trying to peddle porn

BY BILL HELTZEL / bheltzel@westfairinc.com

A former White Plains businessman has apparently resumed his side gig — distributing child pornography — from a federal prison cell.

Fred Mastroianni and his sister, Doreen Mastroianni, were accused of cyberstalking and extortion in a criminal complaint unsealed on Dec 5 in White Plains federal court.

"I have 2 friends in the adult entertainment business," Fred Mastroianni stated in a Nov. 3 email to his sister in which he asks her to forward the message to Victim-1. The message states: "One is the owner of [a company] which is the largest male porn management company in the country, and the other is the owner of [a] lounge in NYC.

"Both had a lot of connections and are helping me shop my li-

brary of 3,000 videos and 200,000++ photos. ... I can sell them my ENTIRE library or I can have certain files left out. Or I don't have to sell anything if someone that I would do

anything for would HELP me."

Mastroianni, 54, had operated several businesses, including Frederick Decor, Cleaning by Fredericks and The Greener Dry Cleaner. He and his sister, Doreen, 69, of Yorktown Heights, also sold real estate.

On August 15, Fred Mastroianni was sentenced to 35 years in prison for exploitation of a child and for possession and distribution of child sex abuse material.

He had begun sexually abusing a boy when he was 10. He broke the child's "will and spirit to resist the abuse through a combination of threats and promises of gifts,"

according to a statement released by prosecutors.

When the boy turned 18, Mastroianni began paying him to have sex with himself and other men.

He recorded many of the sexual activities and amassed a collection of child sex materials that he shared with others online, including videos of rape and incest.

The new charges are based on recorded prison phone calls and emails issued from another inmate's account to which Mastroianni had gained access. He allegedly enlisted his sister to extort two people he had previously victimized by threatening to release sexually explicit images and videos.

The goal, according to the complaint, was to get the victims to contribute money to his prison commissary account, and to fund an insurance policy on Doreen's life, for his benefit.

Mastroianni had surrendered his

computers and electronic storage devices, in the original case. This past October, according to the new allegations, he urged his sister to get back cassettes that the government had seized, so that he could "give them to [Victim-2] in exchange for what I want."

But Doreen already had a cache of pornography. She had told her son to copy Mastroianni's entire computer to a Dropbox cloud-based storage account. Her son, according to a recorded phone conversation, "saw things [he] never wanted to see."

Mastroianni alternately threatened and pleaded for help, in emails his sister forwarded to the victims. A Nov. 3 email to Victim-1 states, for instance, "I would never do anything to embarrass you or cause you discomfort on purpose unless I was pushed to the breaking point (which is where I currently am.)"

Then he allegedly threatened to sell his entire library, or leave out certain files.

Doreen messaged her brother on Nov. 16 that Victim-1 had rejected the proposal. "He called and said he was sorry that things were so bad that you would sink so low to write that," she told her brother, "and he wishes you the best but he's out."

Access Health CT expanding access to healthcare options for Connecticut businesses



In 2023, we interviewed people across Connecticut asking them if they would accept a job if it didn't offer health insurance. The answer was, and still is, a resounding no.

Attracting and retaining quality employees is critical for small business owners. At the same time, offering health insurance benefits can be challenging, as small group insurance rates continue to increase year after year. This has a big impact on our state. According to the U.S. Administration Office of Advocacy, 99.4% of Connecticut businesses are small businesses and employ 47% of the state's workforce.

At Access Health CT (AHCT), our mission is to decrease the rate of the uninsured, improve the quality of healthcare and reduce health disparities. As part of that important work, we are announcing a different way for business owners to offer health coverage to their employees, as well as reduce costs and provide more flexibility in selecting a plan.

Previously, employers had limited plan choices, which were a one-size-fits-all solution for an employee base that was not one size. And with rates increasing annually, employers were faced with offering expensive options or nothing at all. As small business owners continue to innovate to meet their customers' needs, they also need an innovative solution to keep their businesses and employees competitive and healthy.

Now we can highlight a solution that best fits everyone—and our new platform makes it simple.

Over the past several months, we have developed a platform to help brokers and employers administer Individual Coverage Health Reimbursement Arrangements, also known as ICHRAs. This platform is the first ever to be fully developed by a state-based marketplace. It is currently in the pilot phase, where it will undergo user testing and refinement.

Introduced by the federal government in 2019, an ICHRA is a type of health benefit where employers can provide employees with pretax dollars to help cover their health insurance premiums and qualified medical expenses. With an ICHRA, employees can shop, compare and enroll in one of the 22 Qualified Health Plan (QHP) options offered through AHCT's individual marketplace.

Putting more money in the employer's and employee's wallets

With an ICHRA, employers set a monthly contribution amount for employees. Employees use those funds to purchase a health insurance plan through AHCT that best fits their needs.

This offers employers a way to remain competitive while decreasing costs and offering more health coverage options for their employees.

And with the employer's contributions, employees will benefit from lower costs and the freedom to choose health coverage based on their needs.

We are thrilled to roll out this new platform for employers to offer ICHRAs to their employees as we continue our work of reducing the uninsured rate in our state. We look forward to officially launching the platform in July 2025 and sharing more in the coming months.



James Michel
Chief Executive Officer,
Access Health CT

OFFICIALS REMAIN UP IN THE AIR ABOUT WHAT'S UP IN THE AIR

PETER KATZ AND GARY LARKIN



Connecticut State Sen. Tony Hwang at the Fairfield train station talking about the recent drone sightings. Photo by Gary Larkin



Image of drone from mayor's office, Belleville, NJ, via CNN Newsource.

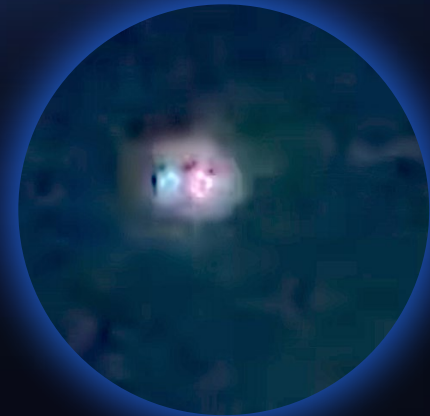


Image of drone over Orange County from Orange County Department of Emergency Services.

Speaking at a Dec. 16 news conference, Lamont said he believes “the vast majority of these drones are explainable. I think there’s more conspiracy theories than there are drones in the sky.”

“One of the drone sightings had the word ‘Frontier’ on the back of it. It was an airline. But some of them are big and unexplained. We’re going to get to the bottom of this. Right now, what we do is we make sure that our security and airports are secure.”

Image of drone over Orange County from Orange County Department of Emergency Services.

Before Lamont's news conference, Connecticut State Sen. Tony Hwang said he wanted facts from the U.S. Department of Homeland Security.

“We still don’t have the answers other than the reassurance that you’re safe,” Hwang said during his own news conference at the Fairfield train station in reaction to Homeland Security Alejandro Mayorkas’ downplaying the drone sightings.

Hwang said, “The concern is two bases: One, that the government truly doesn’t know what is in our airspace over our community, and we hope that’s not the truth, not the issue. Or the possibility is the government knows and there is something happening and they are on a need-to-know basis.”

Apparently one source of the mysterious drones was already ruled out, according to Hwang. That is delivery drones, such as those from Amazon Prime, the USPS, UPS, and FedEx.

“There was a federal regulation that allowed drone technology to deliver and activate in the evening (starting in November),” Hwang said.

“That was one of the rationales that was provided by the Homeland secretary. But these documentations are not simply small drones. They are a wide variety and an increased proliferation of variety and presence.”

U.S. Sen. Richard Blumenthal of Connecticut on Dec. 12 called for the unknown drones to be shot down.

“We should be doing some very urgent intelligence analysis and take them out of the skies, especially if they’re flying over airports or military bases,” Blumenthal said.

Officials from the Department of Defense (DOD), FBI, and Department of Homeland Security participated in an on-background conference call with reporters, some of which was made public by DOD.

“We have had confirmed sightings at Picatinny Arsenal and Naval Weapons Station Earle,” a DOD spokesperson said. “This is not a new issue for us. We’ve had to deal with drone incursions over our bases for quite a time now.”

The spokesperson said military installations have means to detect and respond to such drones, and that security personnel are trained to identify, categorize and employ those tools to keep drones from flying unauthorized over U.S. military bases.

So far the FBI, DHS, FAA and DOD have said they're unable to determine who is responsible for flying the drones, and there's no indication that there are adversary nations involved.

New York Gov. Kathy Hochul called for immediate federal action to deal with the drone sightings following the Dec. 13 forced shutdown of the runways at New York Stewart International Airport at Newburgh.

“This has gone too far,” Hochul proclaimed on Dec. 14.

On Sunday, Dec. 15, Hochul reported, “In response to my calls for additional resources, our federal

partners are deploying a state-of-the-art drone detection system to New York state. This system will support state and federal law enforcement in their investigations. We are grateful to the Biden Administration for their support, but ultimately we need further assistance from Congress. Passing the Counter-UAS Authority Security, Safety, and Reauthorization Act will give New York and our peers the authority and resources required to respond to circumstances like we face today.”

A spokesperson for the Port Authority of New York and New Jersey had told the Business Journal, “On December 13, at approximately 9:40 p.m., Stewart Airport temporarily closed its runways following a report from the FAA about a drone sighting at the airport. The runways were reopened at 10:45 p.m.”

The spokesperson said that flight operations at the airport were not impacted by the closure. In addition to having airline and general aviation activity, the airport hosts the Stewart Air National Guard Base, which is home to the 105th Airlift Wing. The FAA and FBI were looking into what happened.

Hochul noted that in mid-November she directed the New York State Intelligence Center to actively investigate drone sightings and coordinate with federal law enforcement to address this issue. She said those efforts are ongoing.

On Dec. 13, Pennsylvania joined New York, New Jersey and Connecticut in reporting unexplained drone flights.

Staten Island Borough President Vito Fossella said that drones have been spotted at night hovering over critical infrastructures including Port Liberty New York near the Goethals Bridge, the Verrazano-Narrows Bridge and Fort Wadsworth, one of the oldest military installations in the country.

The mayor of Belleville, New Jersey, had reported being advised to have local police call the coun-

ty bomb squad if they encounter a downed drone.

President-elect Donald Trump posted on his internet site Truth Social, “Mystery Drone sightings all over the Country. Can this really be happening without our government’s knowledge. I don’t think so! Let the public know, and now. Otherwise, shoot them down!!! DJT.”

New Jersey’s Democratic Gov. Phil Murphy requested additional resources from the Biden Administration to better address the ongoing situation. Murphy's comments came as the Naval Weapons Station Earle near Middletown, New Jersey, on Dec. 13 said there had been several instances of unidentified drones entering its airspace.

New York State Police said they were investigating drone sightings but had no evidence there was a threat to public safety. The Connecticut State Police announced that they had deployed a drone detection system in the wake of drone sightings over Fairfield County.

“Officials from the Department of Homeland Security and the FBI briefed top committees in the House and Senate as well as a delegation of New Jersey lawmakers on the reported drone sightings, a source familiar with the situation tells CNN,” CNN Newsource reported.

On Dec. 13, Rockland County Executive Ed Day sent a letter to President Biden asking for federal investigation and explanation of what's going on and also called for Rockland residents to remain calm.

“The fact that this issue has persisted for weeks without clear answers is completely unacceptable — not just to the people of Rockland County, but to communities across the nation. It’s time for the federal government to step up, take responsibility, and provide the answers we all deserve,” Day said.

Successor to Michael Israel named to head WMCHHealth

BY PETER KATZ / pkatz@westfairinc.com



David Lubarsky

A successor to Michael Israel as president and CEO of the Westchester Medical Center Health Network has been named. He's David Lubarsky, who currently is vice chancellor of Human Health Sciences and CEO at U.C. Davis Health, associated with the University of California in Sacramento.

"Dr. Lubarsky is a visionary leader with demonstrated success managing complex health care organizations, driving financial and operational excellence with an emphasis on quality of care, expanding community access to care, and improving the patient experience," said Zubeen Shroff, chairman of the Westchester County Health Care Corporation (WCHHC) Board of Directors. "His experience and dedication to innovation will ensure WMCHHealth is positioned to continue to grow and evolve to meet our patients' needs and serve our diverse communities for decades to come."

Lubarsky is scheduled to assume his new role in Westchester on Feb. 17. Michael Israel earlier this year announced his plans to retire from his position as WMCHHealth's president and CEO after nearly two decades leading the Network.

"On behalf of the Board of Directors we want to congratulate and thank Mike for his leadership over the last two decades," Shroff said. "Under his direction, the organization was transformed from a single three-hospital campus into a multi-hospital regional healthcare Network with nearly 1,800 inpatient beds across nine hospitals at seven campuses."

Lubarsky is a graduate of Edgemont High School in Scarsdale. He started his medical career with an internship at Westchester Medical Center.

"Patients are at the heart of everything we do, and I am inspired by WMCHHealth's unwavering commitment to providing exceptional care to every individual who walks through its doors," said Lubarsky. "I greatly look forward to the road ahead and I'm excited to work alongside the Network's clinical and executive leadership to shape the future of health care in the region."

Lubarsky joined UC Davis Health in 2018, where he oversees the integrated health system's academic, research, and clinical programs. UC Davis Medical Center, the health system's flagship hospital, is a 684-bed Level I Trauma hospital. Lubarsky is professor of anesthesiology, professor of nursing, and a faculty member in the Graduate School of Management at UC Davis.



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KATRINA M. Adams | Executive Director
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Panelist
TYRE Robinson | Tarrytown, New York
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Panelist
TARA Rosenblum | Host/Reporter
News 12

WOMEN in Power

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
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All nominations will be reviewed by our panel of judges. The nominees that best fit the criteria will be honored at a cocktail reception and awards presentation.

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.

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- 2. Born between** 1981 - 2000
- 3. Must not have won** the competition previously

Visit: events.westfaironline.com/millennialgenz

2025 TIMELINE

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CRIME

DOJ holds public meeting on investigation into Mount Vernon police

BY PETER KATZ / pkatz@westfairinc.com



The Department of Justice (DOJ) on Dec. 16 held a public meeting via Zoom to discuss the findings in its investigation into the Mount Vernon Police Department (MVPD). Personnel from the Southern District of New York as well as DOD headquarters in Washington were involved in reviewing the contents of DOD's report on policing in Mount Vernon.

The investigation was conducted by career attorneys and staff in the Civil Rights Division's Special Litigation Section and U.S. Attorney's Office for the Southern District of New York. The department interviewed MVPD command staff and supervisors, patrol officers, police union representatives, Mount Vernon residents, prosecutors from the Westchester County District Attorney's Office, defense attorneys and local civic associations. The department also reviewed MVPD's arrest reports, use-of-force reports, stops, search, and arrest data, policies, training materials and internal affairs files.

The department met regularly throughout the investigation with city and MVPD officials to provide feedback on the observations by the department and the department's policing experts.

The DOJ found the Mount Vernon Police Department engages in a pattern or practice of conduct that deprives people of rights secured by the U.S. Constitution and federal law.

Among the specific findings by DOJ were that the MVPD uses excessive force in numerous ways. These include by unnecessarily escalating minor encounters into something more serious. DOJ also found that police officers overuse tasers and closed-fist strikes, particularly against individuals who have already been taken to the ground, are controlled by many officers or are already fully or partially restrained.

DOJ found that the Mount Vernon police conducted unlawful strip searches and body cavity searches of indi-

viduals until at least 2023 and made arrests without probable cause.

“Our investigation into the Mount Vernon Police Department reveals a pattern and practice of unlawful conduct that can and must be addressed,” said Assistant Attorney General Kristen Clarke of the Justice Department’s Civil Rights Division. “While officials have undertaken preliminary actions to address some areas of concern, the city and police department must institute comprehensive measures that will fully and finally bring an end to these unconstitutional practices.”

DOJ began investigating the MVPD in December of 2021. The department said that the Mount Vernon personnel cooperated throughout the investigation and that the city has pledged to work cooperatively with the Justice Department to address the findings.

The DOJ conducted the investigation pursuant to a provision of federal

law that prohibits law enforcement officers from engaging in a pattern or practice of conduct that deprives people of rights protected by the Constitution or federal law.

Mount Vernon's Mayor Shawyn Patterson-Howard said, “We have never run from this issue. We wholeheartedly support our good officers and at the same time will not tolerate and will punish unconstitutional policing. I stand firm on the belief that our police officers and leadership work hard every day to keep our community safe and build public trust. We have driven and embraced reforms, expanded law enforcement and community partnerships, cooperated with the DOJ and will continue to do so.”

Patterson-Howard said that Mount Vernon has invested in software and the hiring of civilian public safety analysts that will allow the city to track not only patterns of crime but patterns of use of force, civilian

complaints, internal affairs investigations, traffic and pedestrian stops and demographic data.

“The Mount Vernon Police will respond to the DOJ investigation after we have had an opportunity to thoroughly review DOJ’s findings,” said David Gibson, acting commissioner of the MVPD. “We take the findings of this investigation very seriously and will take all necessary steps to improve our organization. The MVPD will continue to hold its members to the highest level of accountability and strive to correct any imperfection as we serve our community.”



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NONPROFITS

Holiday Toy Store expands to immigrant families

BY GARY LARKIN / glarkin@westfairinc.com

DARIEN – A woman who owned a business in Peru was forced to uproot her family recently because she had witnessed extortion of neighboring business and knew she was no longer safe. The woman and her family completed the long trek to America over the Mexican border.

“She made it across the border and made it to Stamford,” said Nancy Coughlin, CEO of Person to Person (P2P), a Darien-based nonprofit that has provided food and clothing to the needy since 1968. “She was four months pregnant when she crossed. She has two older children. They are all now living in one room.”

That family is one of a new cohort of area residents who have been invited to “shop” at P2P’s annual Holiday Toy Store on the St. Luke’s Church campus at 1864 Post Road.

“(The Peruvian woman’s family) knows that when they come here, her kids will have toys in their first Christmas here,” Coughlin said. “This year, we have some new families that have recently arrived. We have a very significant population of new arrivals that stick out.”

Those families are one of the nearly 800 that fulfilled Christmas wishes for about 1,800 children Dec. 12-14 at the 49th annual P2P Holiday Toy Store located at the Anderson Youth and Community Center on the St. Luke’s

campus. P2P’s offices and headquarters are also there.

“Everything is donated,” Coughlin said. “Some people will do toy donations from toy drives. Some donate funds. We even have an Amazon wish list and people can donate on our website (LINK HERE). You can purchase through Darien Toy Box and they give us the toys.”

Parents are able to spend time shopping among the donated gifts, which include board games, stuffed animals, books, gift cards, and puzzles, to name a few.

Most of the people in the Darien, Stamford and Norwalk communities have been taking part in the toy store for years. And just like previous years, P2P invites local and state officials to take part in a ribbon-cutting to kick it off. This year they included Norwalk Mayor Harry Rilling, Darien First Selectman Jon Zagrodzky, state Sen. Ceci Maher (former head of P2P), and state Reps. Corey Paris, Travis Simms, Lucy Dathan and Rachel Khanna.

“We used to do a gift tag where people could adopt a family,” Coughlin said. “We don’t do that because there are too many families to manage in three days. It’s a lot of work getting it all set up. But it’s fun. Every year, we worry we don’t have enough, but everything gets delivered and we have enough.”

The annual event is made possible with the help of nearly 400 volunteers and major sponsors: Holiday Toy Store include M&T Bank, Darien Toy Box and Lush Cosmetics SoNo Collection.

“We could have not done this without the generous support of the community,” said Juri Garone, P2P’s chief community relations officer. “And when I say community, I mean community. Private, work groups, civic groups.”

M&T Bank, which has a branch in the Good Wives Plaza, provided volunteers to help out at the toy store.

“We were originally doing sponsorships when we were People’s United Bank and now through M&T we have continued that tradition,” said Mike Riina, M&T branch manager. “M&T gives employees 40 volunteer hours so we can provide some manpower to help with the community, like this. We have four employees coming tomorrow (Dec. 13) to be elves and helping the families pick their toys.”

P2P’s history dates back to the assassination of civil rights leader Rev. Dr. Martin Luther King.

“In 1968, when the Rev. Dr. Martin Luther King was assassinated, the director of St. Luke’s parish here in Darien (Rev. Dr. Robert Nelson Back) and Dr. King were in seminary together,” Coughlin said. “So, he got a group of parishioners together and said this terrible thing happened and we want to have a response from the community and a way for people to heal. That’s how Person to Person was formed.”



Juri Garone, P2P’s chief community relations officer, tells the crowd at P2P’s Holiday Toy Store about the donated gift bags created by an upstate Connecticut company.



Person to Person board Chair Christina Johnson Wolf, center, is joined by, at left, Miss Connecticut USA Shavana Clarke of Bridgeport, and M&T Bank branch manager Mike Riina, and, far right, P2P CEO Nancy Coughlin at the Holiday Toy Store ribbon cutting Dec. 12 in Darien. Photos by Gary Larkin

Hachette Book Group seeks to meet readers where they live

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com



A Hachette Book Group (HBG) lineup, from left: Chief marketing officer Leigh Marchant; Sally Kim, president and publisher of Little, Brown and Co.; Jackie Engel, vice president and deputy publisher, Little, Brown Books for Young Readers; Chrissy Heleine, senior vice president and deputy group sales director; Megan Tingley, president and publisher of Little, Brown Books for Young Readers; Gabrielle Gambrell, senior vice president and chief communications officer. *Photograph by Georgette Gouveia.*

"Our mission is to reach more readers, and that means more diverse readers. It's our superpower."

— Sally Kim, President and Publisher, Little, Brown and Co.

It's not every day that you get an opportunity to sit down with key players at a major publishing house. But that's just what the Westfair Business Journal did Friday, Dec. 13, when we participated in a breakfast roundtable with six women executives from Hachette Book Group (HBG) that took place at the Kelly Center for Health Sciences on Iona University's Bronxville campus.

The participants were Jackie Engel, vice president and deputy publisher of Little, Brown Books for Young Readers and a Pelham resident; Gabrielle Gambrell, senior vice president, chief communications officer and a White Plains resident; Chrissy Heleine, senior vice president, deputy group sales director and a Mamaroneck resident; Sally Kim, president and publisher of Little, Brown and Co. and a Harrison resident; Leigh Marchant, chief marketing officer and a Mamaroneck resident; and Megan Tingley, president and publisher of Little, Brown Books for Young Readers and a Larchmont resident.

The six are not only "proud working mothers" who juggle everything from deadlines to pediatric ap-

pointments but executives committed to Hachette's multiplatform approach to readers – be it artfully designed hardcovers, mass market paperbacks, e-books, downloadable audio (DLA), special events or a TikTok "store," along with outreach to influencers and the underserved younger generation.

"We meet you where you are," said Gambrell, an Iona alumna and board member who was the catalyst for the meeting.

THE HOUSE OF JAMES PATTERSON AND 'TWILIGHT' AND...

Part of Hachette Livre, the world's third largest trade and educational publisher, Hachette Book Group is one of publishing's "big five," the others being HarperCollins, Macmillan, Penguin Random House and Simon & Schuster. An American general-interest publisher, HBG sells more than "6,000 new books a year," Gambrell added. "This number includes our 3,000-plus print titles, close to 2,000 e-books and almost 700 DLA titles, plus our international editions, calendars and even wrapping paper." The dozens of imprints include

Basic Books Group, Grand Central Publishing Group, Hachette Audio, Orbit, Workman Running Press Group and the aforementioned Little, Brown. In all English-language markets, Hachette U.S. and UK sell some 220 million books a year across print, e-books and audio.

Among the brand's best-selling authors are David Baldacci, an attorney specializing in legal thrillers and suspense novels; Colleen Hoover, whose books span romance, psychological thrillers and young adult (YA) fiction; Stephanie Meyer, author of the vampire romance series "Twilight"; and Briarcliff Manor's James Patterson, whose third thriller teaming with former President (and Chappaqua resident) Bill Clinton, "The First Gentleman," will be co-published by Alfred A. Knopf and Little, Brown on June 2.

"'The First Gentleman' is a story that only James Patterson and President Clinton can tell," Hachette Book Group and Hachette UK CEO David Shelley has said of a scenario that finds the title character on trial for murder. "I'm immensely proud to help bring it to the world, and I know it's going to have readers across the world on the edges of their seats."

Authors like Patterson help Hachette thrive at a time when the

publishing industry remains challenged by a virtual, visual world. Deputy group sales director Chrissy Heleine, who came to the company from Penguin Random House, described its performance as "steady and stable." (CEO Shelley has said it is "remarkably resilient.")

There are headwinds, however. Even before Donald J. Trump's reelection as president of the United States, some companies had begun to retrench from their DEI (diversity, equity and inclusion) initiatives that are designed to advance women and minorities. Not so Hachette.

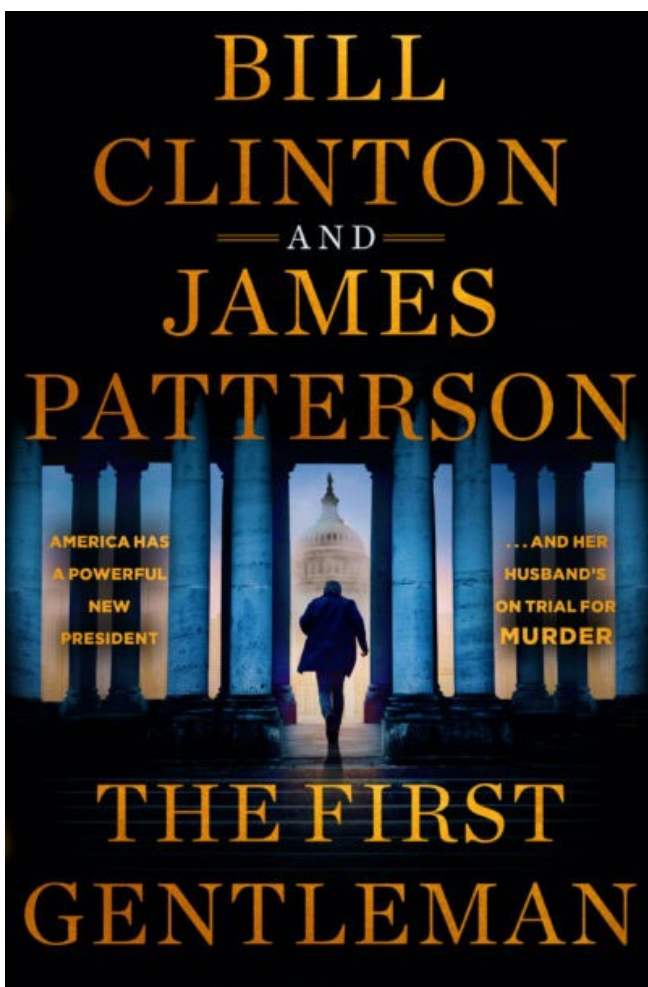
CEO Shelley, who is openly gay, remains committed to DEI's mission in the Hachette workplace and among its readers, Gambrell said. Earlier this month, Carrie Bloxson, the company's senior vice president of culture and diversity, equity and inclusion for the U.S. and UK offices, was promoted to chief human resources officer and will continue in both roles. In October, National Hispanic Heritage Month, Hachette took part in the Inaugural Latinx Kidlit Book Festival Storytellers Conference, Gambrell added.

Diversity in its workforce and authorship – the lack of which has been a criticism of the publishing industry – is not about political correctness for Hachette but good business sense.

"Our mission is to reach more readers, and that means more diverse readers," said Sally Kim, who as president and publisher of Little, Brown and Co. and a first-generation Korean American is the first Asian American woman to lead a major book publisher, one whose imprints include Algonquin Books; Back Bay Books; Little, Brown; Little, Brown Spark; Mulholland Books; and Voracious. "It's our superpower."

RAISING YOUNG READERS

This means connecting with readers in diverse ways. Since November, Hachette has been selling books on TikTok (<https://vt.tiktok.com/ZTY-CgkXBf/?page=TikTokShop> is the mobile link), said CMO Marchant, who is philosophical about a potential U.S. TikTok ban: "There's been that concern for a while, but we know that building community and discovery on social media is now a primary driver of book sales. Readers love to discuss and share, particularly books. So while one platform may go away,



Sure to be one of the hottest titles of 2025 -- Bill Clinton and James Patterson's "The First Gentleman," which Alfred A. Knopf and Little, Brown and Co. will co-publish June 2. *Courtesy Little, Brown and Co.*

we know there will continue to be other opportunities – either existing or new – to help us get books into the minds and hands of readers.”

The company also stages events at venues that are off the beaten path, touring “The Boldest White: A Story of Hijab and Community” by Ibtihaj Muhammad – the first Muslim American woman in hijab, a head covering, to compete for the U.S. in the Olympics – and S.K. Ali to sold-out fencing academies and mosques, said Jackie Engel, vice president and deputy publisher of Little, Brown for Young Readers.

The young demographic remains a challenge as there has been a decline in pleasure reading among children, said Little, Brown for Young Readers President and Publisher Megan Tingley, who brought Stephanie Meyer’s “Twilight” saga to readers’ attention. Figures from the National Endowment for the Arts show a decline in fun reading by kids from 53% in 2012 to 39% in 2022. To address this, Hachette will launch next year its Raising Readers initiative, in which participating authors, illustrators and translators of adult books will encourage their readers to foster

reading among the young, with tips on how to do it.

In a letter to Hachette authors, Shelley wrote that the company will also “be stepping up our partnership with literacy charities in all our geographies; continuing to legally oppose attempted book bans in the U.S. and elsewhere; and to support the creation of school libraries everywhere.”

BEING WOMEN IN A ‘WOMAN’S WORLD’

The women we spoke with on lucky Friday the 13th have a lifetime of experience encouraging readers at work and at home. Publishing is seen as a female-centered industry. Women read more books than men do. (The average reader is female, 25 to 50, with at least a college degree and a higher income than nonreaders.) Women are slightly more than half of the world’s authors.

But the roundtable pushed back on the demographics somewhat, citing a strong male readership for authors like Patterson, Baldacci and Michael Connelly (“The Lincoln Lawyer”). And Deputy Group Sales Director Chrissy Heleine said there has been “a generational shift,” with Gen Z

and Gen Alpha (20s and younger) showing a keen interest in reading – which can include anything from listening to an audio book to picking up a graphic novel or a book that is as much a visual object -- as romance and romantasy (romance with fantasy elements) continue to explode in the marketplace.

Women are also more than half of the publishing workplace, though all the CEOs are men, CMO Leigh Marchant said. As with other industries, remote working, spurred by the pandemic, has helped these women navigate multiple roles. But you’re also working off and on 24/7, said Little, Brown and Co. President and Publisher Sally Kim.

For her and her colleagues, however, it’s not just about the hours, sales and even best sellers, as some best sellers will be balanced by passion projects that don’t bring in as many buyers. It’s mainly about publishing books that move readers, making them laugh perhaps on a day when they need a good laugh, said Meghan Tingley, Little, Brown for Young Readers president and publisher.

“And that,” she added, “goes on forever.”

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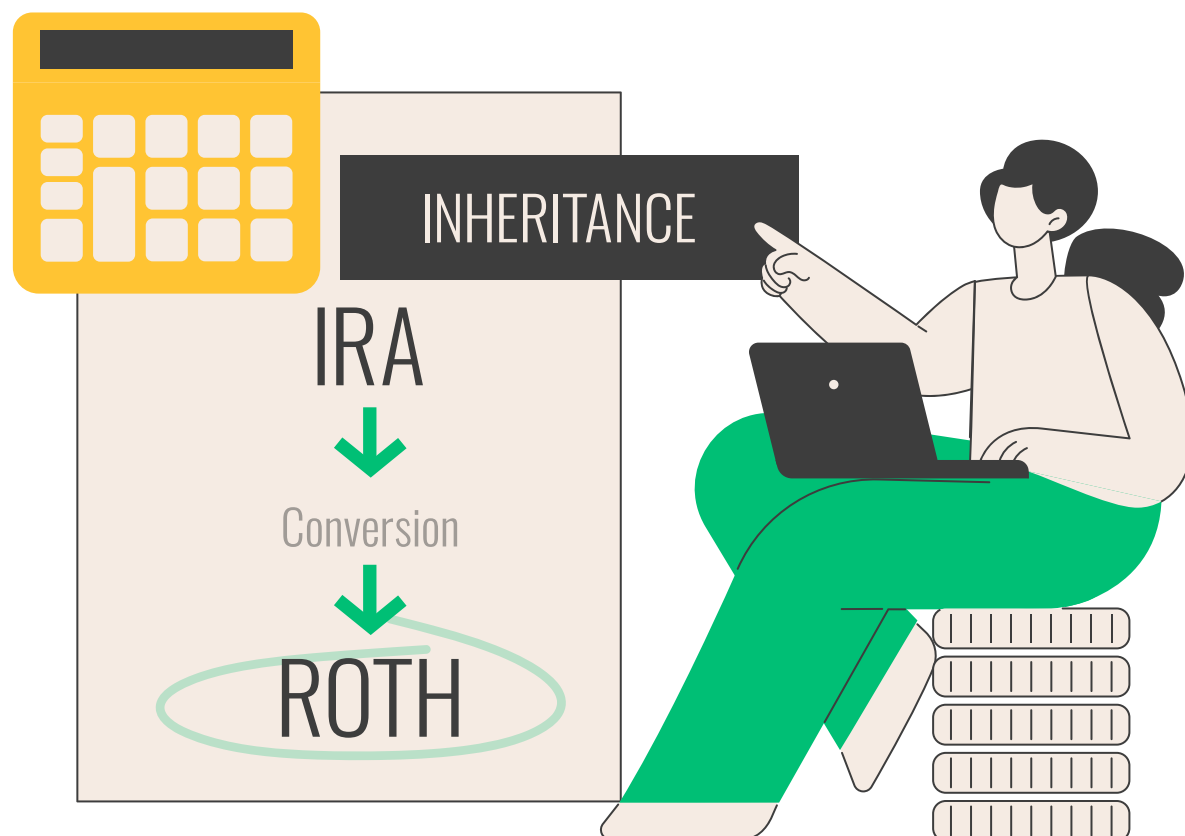


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Strategic IRA wealth transfer: maximizing legacy through tax-efficient planning

BY BEN SOCCODATO AND CHRIS KAMPITSIS

The landscape of retirement account inheritance has changed, presenting challenges and opportunities for effective wealth transfers. Understanding the distinctions of IRA inheritance and planning strategically can make a difference in the legacy you leave behind.



UNDERSTANDING TRADITIONAL IRA INHERITANCE

When beneficiaries inherit a traditional IRA, they must consider their distribution options. The first option is taking an **immediate lump-sum distribution**, which provides instant access to the funds but triggers immediate taxation at their current income tax rate. This approach can result in a large portion of the inheritance being lost to taxes, particularly if the beneficiary is in the peak earning years.

Beneficiaries can also opt for the **10-year distribution rule**, which allows them to spread distributions over a decade. While this approach may help minimize the tax effect through the timing of distributions, it can create certain challenges for wealth transfer planning. For retirees hoping to provide immediate financial support to their beneficiaries, an extended distribution timeline may conflict with their wealth transfer goals and delay their beneficiaries' access to needed funds.



THE ROTH IRA CONVERSION STRATEGY

Converting traditional IRA assets to a Roth IRA presents a powerful wealth transfer tool, particularly for those with enough planning time. The benefits are multifaceted:

- Once converted, assets grow completely tax-free;
- Beneficiaries receive their inheritance without income tax liability;
- Roth IRAs (unlike traditional IRAs) don't impose required minimum distributions.
- This flexibility allows for maximum growth potential and optimal inheritance planning.

Converting to a Roth IRA at age 60, for instance, allows for three decades of tax-free growth if you live to 90. During this time, your investment can compound without tax implications, potentially creating more wealth for your beneficiaries. They inherit an asset (the account) that continues to grow tax-free, avoiding the tax burdens associated with traditional IRA inheritance. The beneficiaries can also leave the funds in the account for up to an additional 10 years after inheriting to maximize the tax benefits.



CHALLENGES WITH ROTH CONVERSION

The most immediate challenge with a Roth conversion is the upfront tax liability. When you convert, you're required to pay taxes on that converted amount at the current income tax rate. This may create a liquidity challenge for retirees, as they might not have sufficient funds outside their IRAs to cover the conversion taxes without depleting other retirement resources.

Timing also plays a role in the conversion decision. Later-life conversions may not provide enough growth time to justify the immediate tax cost, making the strategy less attractive for older retirees.

The break-even analysis becomes important in these cases, as the benefits of tax-free growth need to outweigh the immediate tax effect.



THE LIFE INSURANCE ALTERNATIVE: CREATING A 'SYNTHETIC ROTH'

Life insurance can offer an innovative solution by creating, what some planners call, a "Synthetic Roth." This strategy provides a workaround to the traditional conversion challenges while still achieving many of the same objectives.

Imagine you project your IRA will be worth \$2 million at death, creating an estimated tax liability of \$800,000 (assuming a 40% tax rate) for your beneficiaries. Rather than having your beneficiaries pay this large tax bill, you could instead purchase an \$800,000 life insurance policy. The total premium payments over your lifetime might amount to \$300,000 — less than the tax liability your beneficiaries would face.



STRATEGIC IMPLEMENTATION TIPS

The key to successful implementation lies in comprehensive planning and timing. The earlier you begin these strategies, the more cost-effective they become due to lower insurance premiums and longer growth horizons. Remember: It's important to consider your current and projected tax brackets, available liquid assets, health and insurability factors and specific legacy goals.

While traditional IRA inheritance presents challenges under current tax law, using Roth conversions or life insurance can create more efficient wealth transfer outcomes. The key is starting early and evaluating which approach best aligns with your financial situation and legacy goals.

Remember: The most effective wealth transfer strategy is often a combination of tools, tailored to your specific circumstances and objectives. Regular review and adjustment of your plan ensures it remains aligned with changing tax laws and family needs.

Our SKG Team at Barnum Financial Group in Elmsford can help model various scenarios, ensure proper insurance ownership structure and coordinate these strategies with other estate planning tools. We can also help you navigate any changing tax laws and family circumstances that might affect your wealth transfer strategy. Representatives do not provide tax and/or legal advice. Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisers as appropriate.



Merry Christmas

AND A HAPPY NEW YEAR

May this time bring peace, happiness, and prosperity to you and your loved ones.

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Legal Records

WESTCHESTER

DEEDS

Above \$1 million

10 High Point LLC, Hollywood, Florida. Seller: Renee F. Marcus, Chappaqua. Property: 10 High Point Circle, New Castle. Amount: \$1.9 million. Filed Nov. 20.

117 119 121 Ludlow Street LLC, Brooklyn. Seller: 117 119 121 Ludlow LLC, Monsey. Property: 117 Ludlow St., Yonkers. Amount: \$10.5 million. Filed Nov. 20.

217 Vernon LLC, Albany. Seller: QPC Management LLC, Yonkers. Property: 217 Vernon Ave., Yonkers. Amount: \$1.9 million. Filed Nov. 19.

368 Packman Avenue LLC, Mount Vernon. Seller: Antoinette Dileo, Mount Vernon. Property: 368 Packman Ave., Mount Vernon. Amount: \$1.1 million. Filed Nov. 19.

Bello, Annerys E., Bronx. Seller: Petersville Realty LLC, Yonkers. Property: 116 Petersville Road, New Rochelle. Amount: \$1.2 million. Filed Nov. 21.

Caine Family Trust, Brooklyn. Seller: Bedford Woods LLC, Bedford. Property: 378-384 Croton Lake Road, Bedford. Amount: \$2.4 million. Filed Nov. 20.

Cavall USA LLC, San Antonio, Texas. Seller: Peace & Carrots LLC, South Salem. Property: 1125 Route 35, Lewisboro. Amount: \$2.8 million. Filed Nov. 20.

Cayne, Alison, New York. Seller: Nast Construction Four LLC, Pound Ridge. Property: 263 Stone Hill Road, Pound Ridge. Amount: \$3.2 million. Filed Nov. 20.

I & H 218 McLean LLC, Mahopac. Seller: 218 McLean LLC, Bronx. Property: 218 Mclean Ave., Yonkers. Amount: \$3 million. Filed Nov. 20.

Myrtmama 202020 LLC, Miguel Hidalgo, DF Mexico. Seller: Matias Bercun, Scarsdale. Property: 2 Myrtledale Road, Scarsdale. Amount: \$2.7 million. Filed Nov. 15.

Purtle, Helen, Beacon. Seller: Porteus & Son Builders LLC, Ossining. Property: 25B Harrison St., Cortlandt. Amount: \$1.3 million. Filed Nov. 18.

Ziering, Miriam, Scarsdale. Seller: Frederick S. Fish Investment Company No. 32-Scarsdale LLC, Englewood, New Jersey. Property: 4 Weaver St., Unit 11, Scarsdale. Amount: \$2.5 million. Filed Nov. 19.

Below \$1 million

111 Lawton St LLC, New York. Seller: Marian Steiner, Yonkers. Property: 111 Lawton St., Yonkers. Amount: \$230,000. Filed Nov. 15.

175 Huguenot Street LLC, Dix Hills. Seller: Barry Salman, New Rochelle. Property: 175 Huguenot St, 1005, New Rochelle. Amount: \$1,000. Filed Nov. 20.

196 Vernon LLC, Yonkers. Seller: 196 Vernon Avenue LLC, Eastchester. Property: 196 Vernon Ave., Yonkers. Amount: \$920,000. Filed Nov. 20.

22 Poplar LLC, Brooklyn. Seller: 22 Poplar Association LLC, Brooklyn. Property: 22 Poplar St., Yonkers. Amount: \$999,000. Filed Nov. 19.

286 Hawthorne LLC, Hempstead. Seller: Aida Febus, Yonkers. Property: 286 Hawthorne Ave., Yonkers. Amount: \$149,000. Filed Nov. 19.

553 Ashford Ave LLC, Ardsley. Seller: Frank Spadaccini, Ardsley. Property: 553 Ashford Ave., Greenburgh. Amount: \$10. Filed Nov. 21.

563 E. Third LLC, Elmsford. Seller: Walsh Angelica, Mount Vernon. Property: 563 E. Third St., Mount Vernon. Amount: \$405,000. Filed Nov. 22.

70 Oak Ridge Road LLC, White Plains. Seller: Pamela Pearson, Westport, Connecticut. Property: 70 Oak Ridge Road, Mount Pleasant. Amount: \$465,000. Filed Nov. 20.

Babfam LLC, White Plains. Seller: Sherri Bracken, White Plains. Property: 4 Martine Ave., 310, White Plains. Amount: \$415,000. Filed Nov. 20.

Caltabellotta, Salvatore, New Rochelle. Seller: Greater Westchester Property Group LLC, Port Chester. Property: 13 Eldridge St., Rye Town. Amount: \$550,000. Filed Nov. 21.

Deutsche Bank National Trust Co., Mount Laurel, New Jersey. Seller: Lisa M. Bluestein, Scarsdale. Property: 30 Ridgeview Ave., Yonkers. Amount: \$585,000. Filed Nov. 18.

Enterprise Farm LLC, Wellington, Florida. Seller: Anthony B. Baxendale, Wilton, Connecticut. Property: 183 Silver Spring Road, Lewisboro. Amount: \$935,000. Filed Nov. 21.

George T Davis Estate LLC, Chapel Hill, North Carolina. Seller: Davis George, Chapel Hill, North Carolina. Property: 67 Franklin Ave., Yonkers. Amount: \$700,000. Filed Nov. 20.

Heiser, Jason, New Rochelle. Seller: A&A Capital Venture NY LLC, New Rochelle. Property: 24 Chatham Road, New Rochelle. Amount: \$945,000. Filed Nov. 19.

Jaramillo, Francesca, Peekskill. Seller: Wells Fargo Bank NA, Salt Lake City, Utah. Property: 1577 Tioga Lane, Yorktown. Amount: \$576,000. Filed Nov. 18.

Liam Builders Corp., New Rochelle. Seller: HVB Investors LLC, Mount Vernon. Property: Glenmore Drive, New Rochelle. Amount: \$244,000. Filed Nov. 21.

MIJH LLC, Tarrytown. Seller: Robinson Gerard A., Tarrytown. Property: 15A Windle Park, Greenburgh. Amount: \$557,000. Filed Nov. 20.

Morocho, Wilmer FC, Greenwich, Connecticut. Seller: Central New York Association II LLC, New York. Property: 40 Exchange Place, Rye Town. Amount: \$830,000. Filed Nov. 19.

Neris Land Improvement LLC, Port Chester. Seller: Village of Port Chester. Property: New Broad St., Rye Town. Amount: \$537,000. Filed Nov. 18.

Ovcjak, Laura, White Plains. Seller: 33 North St LLC, Katonah. Property: 33 North St., Bedford. Amount: \$679,000. Filed Nov. 15.

Paceli, Enea, Bronx. Seller: SH Development I LLC, Sleepy Hollow. Property: 14 Clinton St., Mount Pleasant. Amount: \$835,000. Filed Nov. 20.

Ritzone LLC, Somers. Seller: Olga Florez, White Plains. Property: 1 Renaissance Square, White Plains. Amount: \$950,000. Filed Nov. 20.

Squall Holdings LLC, Yonkers. Seller: Frank Mola, Wayne, New Jersey. Property: 25 Teresa Ave., Yonkers. Amount: \$250,000. Filed Nov. 18.

Sudol, Robert N., White Plains. Seller: Robin Roth Revocable Trust, Scarsdale. Property: 197 Johnson Road, Scarsdale. Amount: \$965,000. Filed Nov. 21.

Tavarez, Nadely, Yonkers. Seller: Diageo Properties LLC, Peekskill. Property: 298 Bleloch Ave., Peekskill. Amount: \$500,000. Filed Nov. 19.

TDJ Contracting Corp., Scarsdale. Seller: Edward J. Alarcon, Scarsdale. Property: 271 Madison Road, Scarsdale. Amount: \$975,000. Filed Nov. 18.

Toub, Christopher C., Cortlandt Manor. Seller: 23 S. Beechwood Road LLC, Bedford. Property: 23 S. Beechwood Road, Bedford. Amount: \$720,000. Filed Nov. 19.

YB Estate Holding LLC, Monsey. Seller: Christopher Meagher, White Plains. Property: 118 Vista Place, Mount. Vernon. Amount: \$515,000. Filed Nov. 18.

WORKERS' COMPENSATION BOARD

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

2256 Central Park Avenue Store LLC, Yonkers. Amount: \$500.

2344 Lorillard LLC, Yonkers. Amount: \$10,600.

351 South Broadway Hospitality Inc., Yonkers. Amount: \$39,000.

439 Sons Beverage Corp., New Rochelle. Amount: \$7,500.

986 McLean Avenue Restaurant Corp., Yonkers. Amount: \$10,500.

Alcove Wine & Liquor Corp., Yonkers. Amount: \$13,500.

Alexei Bondarev, Scarsdale. Amount: \$26,500.

America Force One LLC d.b.a. Pudo Transport, Yonkers. Amount: \$20,500.

Andrew Sagor, Scarsdale. Amount: \$34,500.

Ann Roberts LCSW PLLC, Mount Vernon. Amount: \$23,500.

ASW Consultant Group Inc., New Rochelle. Amount: \$23,500.

Bida Building Electrical Heating & Air Conditioning Group LLC, Mount Kisco. Amount: \$21,000.

C&J Construction and Painting LLC, Yonkers. Amount: \$21,000.

Canine Chic LLC d.b.a. 4mydogs, White Plains. Amount: \$4,500.

Christian Funding Center Inc. Amount: \$10,500.

Clear Cast Technologies Inc., Ossining. Amount: \$3,000.

Construction Seamless & Gutters USA I Inc., White Plains. Amount: \$21,000.

Cortlandt Corner Corp. Amount: \$20,500.

EB Trees Inc., South Salem. Amount: \$2,000.

Electric City NY1 Inc., Yonkers. Amount: \$500.

Griffith Carpet Cleaning LLC, Yorktown Heights. Amount: \$27,500.

Inline Restoration Construction Inc., Mount Vernon. Amount: \$21,000.

Kidz Korner of Mamaroneck Inc., Mamaroneck. Amount: \$2,000.

Kim I Meyerhoff, Pound Ridge. Amount: \$24,000.

Leon Properties by Design LLC, White Plains. Amount: \$5,500.

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

MCT Moving Services Inc., Yonkers. Amount: \$3,000.

Oliver Construction Inc., Port Chester. Amount: \$21,000.

Peter Henderson Services LLC, Mount Vernon. Amount: \$53,000.

Quality Hardwood Flooring Inc., Mount Vernon. Amount: \$21,000.

Raymond Bates d.b.a. Bates Ambulette Service, Port Chester. Amount: \$19,000.

Stark Tech Corp. Yonkers. Amount: \$27,000.

JUDGMENTS

Adair, Donald R., Conroe, Texas. \$1,163,339 in favor of GCM Capital LLC, White Plains. Filed Nov. 22.

Anglin, Tujae D., Mount Vernon. \$17,218 in favor of Discover Bank, New Albany, Ohio. Filed Nov. 19.

Arc Environmental LLC, New York. \$16,479 in favor of Exclusive Testing Labs Inc., Croton-on-Hudson. Filed Nov. 19.

Baah, Okyere, Yonkers. \$10,623 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Barnes, Shanaya L., Hartsdale. \$1,889 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Nov. 21.

Bishop, William, New Rochelle. \$42,817 in favor of Buehler Enterprises Inc., Mamaroneck. Filed Nov. 19.

Brown, Nicole, Mount Vernon. \$4,271 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Brown, Thomas J., Yonkers. \$11,134 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Calero, Jimmy, Thornwood. \$19,398 in favor of Genuine Parts Co., Elmsford. Filed Nov. 18.

Clemente, Alana M., Cortlandt Manor. \$2,297 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 15.

CM Plumbing Inc., Yonkers. \$103,222 in favor of GA Fleet Associates Inc. LLC, Rye Brook. Filed Nov. 19.

Crazy Lobster & Shellfish Company Inc., Port Chester. \$5,153 in favor of Buy New England Lobsters LLC, Charlestown, Massachusetts. Filed Nov. 22.

Davis, Myzel, White Plains. \$9,421 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 15.

Enyiema, Lana, Yonkers. \$9,378 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Fles, John T., Katonah. \$7,214 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Giovinazzo, Jerry, Yorktown Heights. \$12,773 in favor of Kathleen M. Hannon, Scarsdale. Filed Nov. 21.

Gomez, Ronal F., Yonkers. \$6,819 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Gonzalez, Eduardo M., New Rochelle. \$6,265 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Gonzalez, Eduardo M., New Rochelle. \$5,667 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Green, Maurice, White Plains. \$4,478 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Nov. 21.

Hickey, James V., Peekskill. \$39,068 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Irwin, Claudette, Yonkers. \$10,026 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Joy-Cpw Inc., New York. \$409,300 in favor of Gregory F. Holcombe, Bronxville. Filed Nov. 14.

Katechis, Maria, Eastchester. \$4,340 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Nov. 20.

Kraemer, Joseph G., Cortlandt Manor. \$8,893 in favor of Discover Bank, New Albany, Ohio. Filed Nov. 20.

Lira, Odeyra H., Pleasantville. \$2,001 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 15.

Manywether, Sharon, Mount Vernon. \$10,712 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 15.

Mars, Kenneth R., Mohegan Lake. \$5,639 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Melendez, Jose D., Port Chester. \$2,475 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 14.

Newman, Anthony, Elmsford. \$4,040 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 15.

Newton, Meghann, Dobbs Ferry. \$7,232 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

NY Cake, Yonkers. \$31,826 in favor of Federal Express Corp., Memphis, Tennessee. Filed Nov. 15.

NYC of Piermont LLC, Piermont. \$31,299 in favor of Benefishal Seafood LLC, Scarsdale. Filed Nov. 19.

Oleary, Heather M., Croton-on-Hudson. \$7,051 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Nov. 20.

Pacheco, Ivory A., Yonkers. \$13,205 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Phoenix Rising FC, Tempe, Arizona. \$33,341 in favor of Apollo Mis LLC, White Plains. Filed Nov. 19.

Sanders, Gerald, Dobbs Ferry. \$1,500 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Nov. 15.

Santos, Perpetua C., Pound Ridge. \$2,809 in favor of Capital One NA, Glen Allen, Virginia. Filed Nov. 20.

Schluederberg, Ezekiel, Yonkers. \$250,250 in favor of Jawam Inc., Oceanside. Filed Nov. 18.

Schluederberg, Ezekiel, Yonkers. \$250,250 in favor of Jawam Inc., Oceanside. Filed Nov. 18.

Schwab, Brandon, Lakemoor, Illinois. \$201,707 in favor of Employer Solutions Staffing Group LLC. Filed Nov. 14.

Small, Sonya, Mount Vernon. \$6,550 in favor of Jill Altman M.D. PC, New Rochelle. Filed Nov. 15.

Sunrise Solar Solutions LLC, Briarcliff. \$44,878 in favor of Consolidated Electrical Distributors Inc., Danbury, Connecticut. Filed Nov. 21.

Tailwind Air Service LLC, Falls Church, Virginia. \$24,037 in favor of Berry Creative LLC, Norwalk, Connecticut. Filed Nov. 22.

Tweed, Daryl C., Hartsdale. \$1,889 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Nov. 21.

Twyne, Mark, Hastings-on-the-Hudson. \$2,268 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 14.

Vasis Plumbing & Heating Inc., Mount Kisco. \$12,551 in favor of General Plumbing Supply Inc., Edison, New Jersey. Filed Nov. 14.

Wallace, Lisa, New Rochelle. \$4,133 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Warner, Egen W., Mount Vernon. \$4,432 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 15.

Watson, Jon, Mount Vernon. \$9,687 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

Watson, Jon, Mount Vernon. \$6,063 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Nov. 14.

LIS PENDENS

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

Amiyo Estates & Ventures Inc., as owner. Filed by JPMorgan Chase Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$850,000 affecting property located at 8-10 Highland Ave., Yonkers. Filed Nov. 21.

Andrade, Marcio, as owner. Filed by McClP Asset Company Inc. Action: Foreclosure of a mortgage in the principal amount of \$256,000 affecting property located at 3 Colden Ave., White Plains. Filed Oct. 31.

Bentay Holdings LLC, as owner. Filed by Chase Mortgage Holdings Inc. Action: Foreclosure of a mortgage in the principal amount of \$420,000 affecting property located at 33 Bentay Drive, Harrison. Filed Nov. 1.

Bostic, Beatrice D., as owner. Filed by DLJ Mortgage Capital Inc. Action: Foreclosure of a mortgage in the principal amount of \$349,000 affecting property located at 422 Cedar Ave., Mount Vernon. Filed Nov. 14.

Carty, Christell, as owner. Filed by Wilmington Savings Fund Society Trust. Action: Foreclosure of a mortgage in the principal amount of \$400,000 affecting property located at 60 Vernon Place, Mount Vernon. Filed Nov. 7.

Cianfaglione, Anne T., as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$220,000 affecting property located at 52 Hemlock Circle, Peekskill. Filed Oct. 31.

Citibank NA, as owner. Filed by Bank of America N A. Action: Foreclosure of a mortgage in the principal amount of \$440,000 affecting property located at 454 S. 10th Ave., Mount Vernon. Filed Nov. 14.

Ford Motor Credit Company LLC, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$415,000 affecting property located at 7 Dean Place, Eastchester. Filed Nov. 13.

Fortis, Cherie, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$425,000 affecting property located at in Greenburgh. Filed Nov. 19.

Furman, Alexander, as owner. Filed by JPMorgan Chase Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$675,000 affecting property located at 38 Boulder Trail, Bronxville. Filed Nov. 5.

Hoar, Mary, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$660,000 affecting property located at 29 Marshall Road, Yonkers. Filed Nov. 11.

Nwozu, Jennifer C., as owner. Filed by Freedom Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$505,000 affecting property located at 69 Skymeadow Place, Elmsford. Filed Nov. 7.

O'Brien, Roxanne, as owner. Filed by Wells Fargo Bank NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$278,000 affecting property located at 20 Nordic Drive East, Cortlandt. Filed Nov. 1.

Papp, Stefanie L., as owner. Filed by Residences at Jefferson Place Condominium Board of Managers. Action: Foreclosure of a mortgage in the principal amount of \$15,000 affecting property located at 31 Greenridge Ave., White Plains. Filed Nov. 17.

White, John F., as owner. Filed by Wells Fargo Bank NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$557,000 affecting property located at 21 Wallace Road, North Salem. Filed Nov. 4.

MECHANIC'S LIENS

440 Hamilton Owners LLC, White Plains. \$234,217 in favor of Environmental Appraisers & Build, Harrison. Filed Nov. 21.

Adriazola, Melissa, Mount Pleasant. \$54,386 in favor of Zappico Construction LLC, Hawthorne. Filed Nov. 19.

DiGiacomo Jr., Americo, Harrison. \$7,437 in favor of Citron Brothers Plumbing & Heating, Tuckahoe. Filed Nov. 20.

Lenimentus NY Inc. Holcombe, Greenburgh. \$77,790 in favor of Breakaway Landscaping & Maintena, Blauvelt. Filed Nov. 21.

NEW BUSINESSES

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

Partnerships

Lela Senior Salon, 20 Garth Road, Scarsdale 10583. c/o Priscilla Courbis and Adela D. Gonzalez Reyes. Filed Nov. 21.

Tropical Trees Landscape, 29 Revolutionary Road, Ossining 10562. c/o Jose Rodriguez and Irma Rodriguez. Filed Nov. 20.

Sole Proprietorships

Energy Point, 2 Bank St., Peekskill 10566. c/o Tania L. Zambrano. Filed Nov. 20.

Jobax, 100 Waring Place, Apt. 1, Yonkers 10703. c/o Konan J. Athacon. Filed Nov. 22.

Kevata Sporting Club, 104 Dale Ave., Ossining 10562. c/o Kevin Vasquez. Filed Nov. 20.

Lashes By Milsy, 12 Maple Ave., Croton Falls 10519. c/o Milsy Yuely Villagran. Filed Nov. 18.

Little Sprouts of Westchester, 7 White Birch Drive, Ossining 10562. c/o Milagros Contreras. Filed Nov. 18.

Little Superheroes Daycare No. 2, 170 Endicott Ave., Elmsford 10523. c/o Oscar Mosquera. Filed Nov. 22.

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

Ni Cars, 4 Cottage Place, Granite Springs 10527. c/o Nicholas Iocovello. Filed Nov. 18.

Pams Touch, 1079 Nepperhan Ave., Yonkers 10703. c/o Pamela Del Rosario. Filed Nov. 15.

Schaefer Arts, 10 Orchard Hill Road, Katonah 10536. c/o Michael W. Schaefer. Filed Nov. 18.

Three Sparks Permanent Jewelry, 72 Bayard St., New Rochelle 10805. c/o Adriana Andrade. Filed Nov. 20.

Young At Heart Fitness, 4784 Boston Post Road, Pelham 10803. c/o Gloria Silva. Filed Nov. 19.

HUDSON VALLEY

BUILDING LOANS

Above \$1 million

Hyundai Capital America, as owner. Lender: New Hampton Automotive Holdings I LLC. Property: in Wawayanda. Amount: \$9.1 million. Filed Nov. 7.

Mid-Hudson Valley Federal Credit Union, as owner. Lender: Ranne LLC, et al. Property: in Newburgh. Amount: \$1.7 million. Filed Nov. 18.

Northeast Community Bank, as owner. Lender: Raywood Holdings LLC. Property: in Palm Tree. Amount: \$12.5 million. Filed Nov. 7.

Below \$1 million

EH Capital LLC, as owner. Lender: Equity Homes New York II Inc. Property: in Mount Hope. Amount: \$6,785. Filed Nov. 7.

EH Capital LLC, as owner. Lender: Monopoly Holdings LLC. Property: in Deerpark. Amount: \$93,244. Filed Nov. 18.

EH Capital LLC, as owner. Lender: Equity Homes New York II Inc. Property: in. Amount: \$100,000. Filed Nov. 7.

Kiavi Funding Inc., as owner. Lender: ZJSB LLC. Property: in Port Jervis. Amount: \$228,250. Filed Nov. 5.

Rock East Funding LLC, as owner. Lender: Garden Rose LLC. Property: in Miscellaneous. Amount: \$124,000. Filed Nov. 12.

Walden Savings Bank, as owner. Lender: John and Kendra Marshall. Property: in Crawford. Amount: \$766,550. Filed Nov. 15.

Wallkill Valley Federal Savings & Loan Association, as owner. Lender: Eli Vaknin, et al. Property: in Newburgh. Amount: \$325,000. Filed Nov. 5.

DEEDS

Above \$1 million

12 Buckman LLC, Monsey. Seller: Yehuda L. and Sarah Labkovsky, Airmont. Property: 12 Buckman Place, Spring Valley. Amount: \$1.2 million. Filed Nov. 19.

Funston Estates LLC, New York. Seller: Aires Realty LLC, Monsey. Property: 18 and 20 W. Funston Ave., Spring Valley. Amount: \$1.6 million. Filed Nov. 21.

Garnerville SS Associates LLC, New York. Seller: 31 Collins LLC, Monsey. Property: 3 W. Ramapo Road, Haverstraw. Amount: \$2.4 million. Filed Nov. 20.

Jacobowitz, Yankel and Faiga R. Jacobowitz, Spring Valley. Seller: JW Roberts Road LLC, Monsey. Property: 23 Roberts Road, Monsey. Amount: \$1.3 million. Filed Nov. 20.

Johnsons Lane Holdings LLC, Howard Beach. Seller: VIII Enterprises LLC, Bardonia. Property: 10 Johnsons Lane, New City. Amount: \$1.5 million. Filed Nov. 18.

Monsey Fire District, Monsey. Seller: 381 Route 306 LLC, Ramsey, New Jersey. Property: 381 Route 306, Welsey Hills. Amount: \$1.4 million. Filed Nov. 18.

Rockland County, New City. Seller: Yoel T. Templer, Spring Valley. Property: 61 S. Mountain Road, New City. Amount: \$1 million. Filed Nov. 13.

Stein, Shloma, Brooklyn. Seller: 65 South Madison Realty LLC, Monsey. Property: 67 S. Madison Ave., Spring Valley. Amount: \$1 million. Filed Nov. 14.

Stein, Shloma, Brooklyn. Seller: 65 South Madison Realty LLC, Monsey. Property: 67 S. Madison Ave., Spring Valley. Amount: \$1.3 million. Filed Nov. 14.

Below \$1 million

11 Elizabeth LLC, Spring Valley. Seller: Garrick and Althea Mundy, New Hempstead. Property: 11 Elizabeth Court, New Hempstead. Amount: \$910,000. Filed Nov. 14.

11 Elizabeth LLC, New Hempstead. Seller: Garrick Mundy, et al, Spring Valley. Property: 11 Elizabeth Court, New Hempstead. Amount: \$910,000. Filed Nov. 14.

24 Jeremy Court LLC, New York. Seller: 15 Terrace Road LLC, Yonkers. Property: 24 Jeremy Court, Wesley Hills. Amount: \$900,000. Filed Nov. 13.

26 Morris Realty Inc., Spring Valley. Seller: Lanzut Estates LLC, Monroe. Property: 6 Lanzut Court, Monsey. Amount: \$999,000. Filed Nov. 19.

29 Wallace LLC, Montvale, New Jersey. Seller: Daniel Kraushaar, et al, Nanuet. Property: 29 Wallace Drive, Chestnut Ridge. Amount: \$658,000. Filed Nov. 15.

29 Wallace LLC, Montvale, New Jersey. Seller: Daniel Kraushaar-Referee, et al, Nanuet. Property: 29 Wallace Drive, Chestnut Ridge. Amount: \$658,000. Filed Nov. 15.

3 Jennifer LLC, New Hempstead. Seller: Smith, Margaret Smith-Referee, et al, New City. Property: 3 Jennifer Court, New Hempstead. Amount: \$705,000. Filed Nov. 19.

337 N. Main Street 3 4 LLC, Spring Valley. Seller: Joshua E. Chesir, New City. Property: 337 N. Main St., New City. Amount: \$260,000. Filed Nov. 15.

337 N. Main Street 3 4 LLC, Spring Valley. Seller: Joshua E. Chesir, New City. Property: 337 N. Main St., New City. Amount: \$260,000. Filed Nov. 15.

337 N. Main Street 3 4 LLC, Spring Valley. Seller: Chesir, City. Property: 337 N. Main St., New City. Amount: \$265,000. Filed Nov. 15.

49 W. Railroad Avenue LLC, Monsey. Seller: Rockland County Rentals LLC, Nanuet. Property: 49 Railroad Ave., West Haverstraw. Amount: \$382,500. Filed Nov. 20.

898 Chestnut Ridge LLC, Spring Valley. Seller: Gabriel Jacobson, Chestnut Ridge. Property: 898 Chestnut Ridge Road, Chestnut Ridge. Amount: \$675,000. Filed Nov. 14.

898 Chestnut Ridge LLC, Spring Valley. Seller: Gabriel Jacobson, Chestnut Ridge. Property: 898 Chestnut Ridge Road, Chestnut Ridge. Amount: \$675,000. Filed Nov. 14.

Balisok, Levi and Yudice, Balisok, Monsey. Seller: 703 Funding LLC, Brooklyn. Property: 3 Emerald Drive, Pomona. Amount: \$999,999. Filed Nov. 18.

Blue Sky Legacy LLC, Monsey. Seller: 6 Miele LLC, Airmont. Property: 6 Miele Road, Monsey. Amount: \$999,000. Filed Nov. 21.

Decoste, Marie L, Garnerville. Seller: H&B Partners Inc., Nanuet. Property: 2 Komonchak Circle, West Haverstraw. Amount: \$435,500. Filed Nov. 13.

Decoste, Marie L, Garnerville. Seller: H&B Partners Inc., Nanuet. Property: 2 Komonchak Circle, West Haverstraw. Amount: \$435,500. Filed Nov. 13.

Desroches, Jean, et al, Spring Valley. Seller: Wilmington National Trust, et al, Chicago, Illinois. Property: 1 Coolidge St., Haverstraw. Amount: \$330,000. Filed Nov. 19.

Gruenzweig, Avrohom and Matel Gruenzweig, Spring Valley. Seller: Synerglow Holding LLC, Monsey. Property: 208 Ramapo Road, Garnerville. Amount: \$438,500. Filed Nov. 13.

Gruenzweig, Avrohom and Matel Gruenzweig, Spring Valley. Seller: Synerglow Holding LLC, Monsey. Property: 208 Ramapo Road, Garnerville. Amount: \$438,500. Filed Nov. 13.

Grunfeld, Aron, Monsey. Seller: Lanzut Estates LLC, Monroe. Property: 5 Lanzut Court, Monsey. Amount: \$995,000. Filed Nov. 20.

Grunfeld, Aron, Spring Valley. Seller: Lanzut Estates LLC, Monroe. Property: 5 Lanzut Court, Monsey. Amount: \$999,000. Filed Nov. 20.

Kaufman, Abraham and Miriam R. Kaufman, Spring Valley. Seller: Viola Ventures LLC, Chestnut Ridge. Property: 4218 Corner St., Spring Valley. Amount: \$999,000. Filed Nov. 18.

Rockland County, New City. Seller: David I. Scheichet, Nanuet. Property: 63 S. Mountain Road, New City. Amount: \$380,000. Filed Nov. 13.

Rosewood Construction LLC, Monsey. Seller: Kevin Miller, Garnerville. Property: 6 Heck Road, West Haverstraw. Amount: \$235,000. Filed Nov. 18.

Shabbos Kodesh LLC, New York. Seller: 15 Terrace Road LLC, Yonkers. Property: 12 Jeremy Court, Wesley Hills. Amount: \$859,000. Filed Nov. 19.

Synerglow Holding LLC, Monsey. Seller: Alden H. Wolfe, et al, New City. Property: 208 Ramapo Road, West Haverstraw. Amount: \$326,500. Filed Nov. 13.

Synerglow Holding LLC, Monsey. Seller: Wolfe, Alden H. Wolfe-Referee, et al, New City. Property: 208 Ramapo Road, West Haverstraw. Amount: \$326,500. Filed Nov. 13.

Velocity House Buyers LLC, Monroe. Seller: Elaine Pragay, Pomona. Property: 82 Country Club Lane, Pomona. Amount: \$200,000. Filed Nov. 20.

Weiss, Jacob and Esther Weiss, Monsey. Seller: 6 Miele LLC, Airmont. Property: 6 Miele Road, Monsey. Amount: \$910,000. Filed Nov. 20.

Ziet, Naftoli and Elizabeth Ziet, Pomona. Seller: Lillian USA LLC, Pomona. Property: 57 Lillian St., Pomona. Amount: \$511,000. Filed Nov. 18.

JUDGMENTS

Amador, Jacqueline, Goshen. \$1,740 in favor of Capital One Bank, Glen Allen, Virginia. Filed Nov. 18.

Anthony, Herman, Middletown. \$8,086 in favor of Barclays Bank Delaware, Wilmington, Delaware. Filed Nov. 15.

Balampanis, Athanasios, New Windsor. \$10,598 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 14.

Barris, Alan, Chester. \$3,413 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 14.

Baxter, Kellie, Middletown. \$7,794 in favor of East Coast Imperial Gardens LLC, Middletown. Filed Nov. 15.

Berkowitz, Aron, Monroe. \$22,259 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 18.

Betro, Kristine, Goshen. \$11,481 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 14.

Bowers, Tanye, New York. \$1,118 in favor of Portfolio Recovery Associates LLC, Norfolk, Virginia. Filed Nov. 15.

Bridgeforth, James L, New York. \$2,053 in favor of Great Seneca Financial Corp., Rockville, Maryland. Filed Nov. 19.

Castillo, Juan, Middletown. \$4,874 in favor of East Coast Imperial Gardens LLC, Middletown. Filed Nov. 15.

Coca, Ahrian, Newburgh. \$5,861 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 19.

Cowan, Andrea, Chester. \$1,949 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 19.

Delacruz, Hector J., Monroe. \$4,742 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 19.

Dryja, Maria, Campbell Hall. \$3,273 in favor of Citibank, Sioux Falls, South Dakota. Filed Nov. 15.

Duke, Paula, Middletown. \$2,754 in favor of Capital One, McLean, Virginia. Filed Nov. 18.

Dumay, Guy Marie, Middletown. \$9,151 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 19.

Garcia, Daniel, Middletown. \$1,356 in favor of Petro Inc., Woodbury. Filed Nov. 18.

Guellich, Cristi, Sparrow Bush. \$1,698 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Nov. 18.

Harman, Daniel, Middletown. \$15,272 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 14.

Hendricks, Kristle, Rock Tavern. \$6,914 in favor of Capital One, McLean, Virginia. Filed Nov. 18.

Jems 2c LLC, Newburgh. \$88,024 in favor of Yarde Metals Inc., Scottsdale, Arizona. Filed Nov. 18.

Jicha Jada, Newburgh. \$16,879 in favor of Chadwick Gradens Associates LLC, Newburgh. Filed Nov. 19.

Jones, Allison E., Port Jervis. \$2,957 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 18.

Khalil, Waleed, New Windsor. \$9,775 in favor of Midland Credit Management Inc., San Diego, California. Filed Nov. 14.

Kramps, Alisa, Middletown. \$7,095 in favor of Colonial Property Management LLC, Monsey. Filed Nov. 19.

Loiacono, Gina, Chester. \$4,725 in favor of Synchrony Bank, Draper, Utah. Filed Nov. 14.

Mangual, Morgan G., Florida. \$7,695 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Nov. 14.

Michelobos Restaurant & Sports Bar Inc., et al, Austin, Texas. \$20,067 in favor of Simply Funding LLC, Chester. Filed Nov. 14.

Mix N Sweetz Bakury LLC, et al, Waldorf, Maryland. \$13,778 in favor of Simply Funding LLC, Chester. Filed Nov. 19.

Molestina, Emeliy, Washingtonville. \$2,484 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Nov. 15.

Mountain Valley Roofing & Exteriors LLC, et al, Huntsville, Alabama. \$28,397 in favor of Simply Funding LLC, Chester. Filed Nov. 14.

Ohara, Margaret, Monroe. \$5,359 in favor of RJL Properties LLC, Monroe. Filed Nov. 14.

Parker, Maurice, Middletown. \$6,585 in favor of East Coast Imperial Gardens LLC, Middletown. Filed Nov. 15.

Prado Sr., Samuel, Middletown. \$7,779 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Nov. 14.

Prendergast, Rosealee J, Monroe. \$2,855 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 19.

President Bernard, Middletown. \$8,790 in favor of Regions Bank, Salt Lake City, Utah. Filed Nov. 15.

Quionones, Luz, Middletown. \$9,000 in favor of East Coast Imperial Gardens LLC, Middletown. Filed Nov. 15.

Remy, Micaela C., New Windsor. \$3,035 in favor of Lvnv Funding LLC, Greenville, South Carolina. Filed Nov. 14.

Robie, Danielle, Chester. \$3,340 in favor of Cavalry Spv I LLC, Greenwich, Connecticut. Filed Nov. 18.

Rosenthal, Joel, Monroe. \$7,873 in favor of Barclays Bank Delaware, Wilmington, Delaware. Filed Nov. 15.

Scott Jr., Lawrence R., Middletown. \$5,320 in favor of Carlmac Associates LLC, Middletown. Filed Nov. 19.

Scott, Liumila C., Florida. \$17,326 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 14.

Scott, Liumila C., Florida. \$11,916 in favor of Synchrony Bank, Draper, Utah. Filed Nov. 18.

Smith, Kellyann, Middletown. \$7,789 in favor of Redwood Properties LLC, Middletown. Filed Nov. 15.

Spencer, Sakeena M., Port Jervis. \$4,434 in favor of Capital One, Glen Allen, Virginia. Filed Nov. 18.

Storms, Nina, Monroe. \$5,417 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Nov. 19.

Tasty Distributors Inc., New York. \$172,864 in favor of TD Bank, Jacksonville, Florida. Filed Nov. 18.

Theodore, Kimberly, Newburgh. \$9,390 in favor of Chadwick Gardens Associates LLC, Newburgh. Filed Nov. 19.

Tsahalis, George, Highland Mills. \$5,917 in favor of American Express National Bank, Sandy, Utah. Filed Nov. 14.

Villa, Jose, Highland Mills. \$2,275 in favor of Meenan Oil Company LP, Woodbury. Filed Nov. 18.

MECHANIC'S LIENS

Bleier, Sorah, as owner. \$18,412 in favor of Expanded Supply Products Inc. Property: 10 Timothy Court, Monsey. Filed Nov. 15.

Gruenzweig, Zev, as owner. \$7,419 in favor of Expanded Supply Products Inc. Property: 9 Eisenhower Ave., New Square. Filed Nov. 15.

Royal Green Gardens LLC, as owner. \$28,822 in favor of Expanded Supply Products Inc. Property: 238 Old Nyack Turnpike, Spring Valley. Filed Nov. 15.

Twelve Elaine LLC, as owner. \$212,929 in favor of Monsey Lumber & Supply Company Inc. Property: 114 Decatur Ave., Spring Valley. Filed Nov. 20.

NEW BUSINESSES

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

Sole Proprietorships

Anadelis Cleaning, 239 First St., Apt. 2, Newburgh 12550. c/o Anadelis Pineda Hernandez. Filed Nov. 20.

Grave Sum Moe

Catering, 280 Route 211, Suite 104, Middletown 10940. c/o Monique R. McLean. Filed Nov. 21.

DC Enterprise, 99 Old Plank Road, Sparrowbush 12780. c/o David I. Carlson. Filed Nov. 21.

Dinohypeco, 23 Cornish Road, Carmel 10512. c/o Thomas Michael Bocchino. Filed Nov. 20.

First Class Cleaning Services, 276 Temple Hill Road, Unit 1406, New Windsor 12553. c/o Yarley Alvarez. Filed Nov. 19.

Imagine That, 108 Harvest Drive, Brewster 10509. c/o Joan E. Santoriello. Filed Nov. 26.

La Chiquita II, 93 William St., Newburgh 12550. c/o Eva Martinez Contreras Sacramento. Filed Nov. 21.

Link Light Cams, 23 Cornish Road, Carmel 10512. c/o Thomas M. Bocchino. Filed Nov. 20.

Meraki Art By Libuse, 16 E. Main St., No. 2, Washingtonville 10992. c/o Libuse Rincon. Filed Nov. 20.

Winter Snowflake Productions, 133 Country Club Drive, Florida 10921. c/o Tanya Garcia Topping. Filed Nov. 20.

BUILDING PERMITS

Commercial

American Construction Inc., New York, New York, contractor for One Stamford Plaza Owner LLC. Alter existing office space at 263 Tresser Blvd., Stamford. Estimated cost: \$728,000. Filed Nov. 19.

Antonelli, John E., Stamford, contractor for Vista Towers. Remove and replace flat-roof system at 65 Glenbrook Road, Stamford. Estimated cost: \$560,610. Filed Nov. 27.

Arnoldo, Oliva, Stamford, contractor for Anzelmo Graziosi. Perform replacement alterations at 23 Finney Lane, Stamford. Estimated cost: \$850,000. Filed Nov. 22.

Ashforth Properties Construction Inc., Stamford, contractor for Wings Real Estate Holdings. Construct new modular pre-engineered retaining wall at 23 Barry Place, Stamford. Estimated cost: \$14,000. Filed Nov. 6.

Blessed Hands Construction and Cleaning LLC, Stratford, contractor for GR Capital LLC. Alter Level 2 of second-floor business tenant at 1086 Long Ridge Road, Stamford. Estimated cost: \$15,000. Filed Nov. 12.

BLT Management LLC, Stamford, contractor for Two Harbor Point Square LLC. Remove seven workstations, remove electrical and make it safe at 100 Washington Blvd., Stamford. Estimated cost: \$35,600. Filed Nov. 26.

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Questions and comments regarding this section should be directed to:

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

DK Realty Group LLC, Stamford, contractor for DK Realty Group LLC. Modify an existing TD branch bank including modifications to existing facade. No change for use or egress or occupancy at 1625 Summer St., Stamford. Estimated cost: \$581,000. Filed Nov. 5.

H.O. and H.E. Properties LLC, Norwalk, contractor for H.O. and H.E. Properties LLC. Perform replacement alterations at 13 Marshall St., Norwalk. Estimated cost: \$7,400. Filed Oct. 23.

Home Depot USA Inc., Atlanta, Georgia, contractor for Mervine L. Goulbourne Madden. Remove and replace 10 windows, same size, no structural change at 107 Lockwood Ave., Stamford. Estimated cost: \$9,766. Filed Nov. 27.

IJ Group Oz LLC, Norwalk, contractor for IJ Group Oz LLC. Perform replacement alterations at 7 Wall St., Norwalk. Estimated cost: \$5,000. Filed Oct. 30.

Imageneers LLC, Norwalk, contractor for Mallards Landing Condo Association. Replace front-entry stoops at Building G at 97 Richards Ave., Norwalk. Estimated cost: \$13,056. Filed Oct. 31.

Infinity Landscaping LLC, Greenwich, contractor for Post Road II LLC. Relocate bathroom door for better access, close off old opening, change use of an office to a deli at 789 E. Main St., Stamford. Estimated cost: \$10,000. Filed Nov. 19.

J&J Angeles Home Improvement LLC, Norwalk, contractor for Abol Trail. Install vinyl siding at 40 Osborne Ave., Norwalk. Estimated cost: \$56,300. Filed Oct. 25.

JMLS Consulting Services LLC, Norwalk, contractor for KH 800 Connecticut Avenue LLC. Perform replacement alterations at 800 Connecticut Ave., Norwalk. Estimated cost: \$120,000. Filed Oct. 22.

Kastrati Properties LLC, Stamford, contractor for Kastrati Properties LLC. Construct a new temporary wall inside the building to support the existing open web truss joists at 221 Henry St., Stamford. Estimated cost: \$15,000. Filed Nov. 20.

L&M Interior Construction LLC, White Plains, New York, contractor for Landmark Square 1-6 LLC. Perform replacement alterations at 101 Broad St., Stamford. Estimated cost: \$375,000. Filed Nov. 13.

Pavarini North East Construction Company LLC, Norwalk, contractor for Glover Borrower LLC. Perform replacement alterations at 901 Main Ave., Norwalk. Estimated cost: \$246,000. Filed Oct. 29.

Peak Construction Group, Norwalk, contractor for Costco Wholesale Corp. Tire city and building expansion and parking garage at 779 Connecticut Ave., Norwalk. Estimated cost: \$8,536,800. Filed Oct. 24.

RAM Building Group LLC, Norwalk, contractor for 33 North Water St. Perform replacement alterations at 33 N. Water St., No. A/A, Norwalk. Estimated cost: \$455,000. Filed Oct. 24.

TWP Home LLC, Norwalk, contractor for Joseph Coldebella. Replace 12 siding panels and patio door at 2 Hadik Parkway, No. B/2, Norwalk. Estimated cost: \$5,591. Filed Oct. 24.

Residential

ACM Home Remodeling LLC, Norwalk, contractor for Allison and Ronan Donnelly. Renovate kitchen and remove walls between kitchen and living room and between kitchen and dining room. Construct new pantry, and new bay window in living room at 27 Haviland Drive, Stamford. Estimated cost: \$80,000. Filed Nov. 5.

ADJ Exterior Home Improvements LLC, Stamford, contractor for Eduardo Gonzalez. Repair roof at 14 Woodland Ave., Stamford. Estimated cost: \$15,000. Filed Nov. 17.

ADJ Exterior Home Improvements LLC, Stamford, contractor for Eduardo Gonzalez. Replace siding at 14 Woodland Ave., Stamford. Estimated cost: \$15,000. Filed Nov. 21.

AJ Tectonic Construction Group LLC, Norwalk, contractor for Kenneth Yeglinski. Replace roof and install new skylight and perform Interior renovations at 179 Fox Ridge Road, Stamford. Estimated cost: \$60,000. Filed Nov. 25.

Albright, Gregory R., Reno, Nevada, contractor for Jules Nazaire Frystz and Jeleine Marie Nazaire. Install roof-mounted solar panels at 40 Elm Tree Place, Stamford. Estimated cost: \$24,293. Filed Nov. 6.

Alves Contractor LLC, New Milford, contractor for Fra Diavolo Holdings LLC. Install insulation, drywall and all apartment trim at 143 Columbus Place, Stamford. Estimated cost: \$24,100. Filed Nov. 15.

Alves Contractor LLC, New Milford, contractor for Diana Esteves. Install insulation and drywall on almost all the walls in the condo at 143 Columbus Place, Stamford. Estimated cost: \$18,600. Filed Nov. 15.

Alves Contractor LLC, New Milford, contractor for Kathryn Franklin. Install drywall and insulation due to fire damage at 143 Columbus Place, Stamford. Estimated cost: \$21,200. Filed Nov. 15.

Arx Design Build LLC, Norwalk, contractor for Stacy and Lee Soffer. Construct portico addition at main entrance built on four columns at 50 Summit Ridge Road, Stamford. Estimated cost: \$10,000. Filed Nov. 5.

AVM Construction Services Inc., Stamford, contractor for Frankie E. Morales and McKenna D. Crilley. Renovate kitchen, remove one wall to make space for a new kitchen island, add a support beam in place of the wall at 68 Ridge Park Ave., Stamford. Estimated cost: \$40,000. Filed Nov. 15.

Best Roofing Corp., Mamaroneck, New York, contractor for George Vukel. Remove existing roofing material and replace with Isimilar asphalt shingles at 230 Strawberry Hill Ave., Stamford. Estimated cost: \$25,436. Filed Nov. 25.

Best Way Siding & Roofing LLC, Waterbury, contractor for Michael Chien and Jecoliah Wang. Remove all old shingles and accessories and install new shingles and accessories at 168 Colonial Road, Stamford. Estimated cost: \$10,800. Filed Nov. 19.

Bickley, John B. and Roberta A. Bickley, Stamford, contractor for John B. and Roberta A. Bickley. Repair existing deck and replace solarium structure damaged by falling tree at 7 Rockridge Lane, Stamford. Estimated cost: \$85,000. Filed Nov. 6.

Bogdziewicz, Jaroslaw, Norwalk, contractor for Jaroslaw Bogdziewicz. Convert single-family residence to two-family residence duplex with new deck at rear of 2 Third St., Norwalk. Estimated cost: \$300,000. Filed Oct. 24.

Brown Roofing Company Inc., Seymour, contractor for Maynard and Jennifer Hughes. Remove existing roof. Replace any rotted or damaged sheathing as needed. Install a new asphalt shingle roofing system and recrown the chimney at 116 Sawmill Road, Stamford. Estimated cost: \$28,033. Filed Nov. 12.

Brown Roofing Company Inc., Seymour, contractor for David Jacob and Peter Vecchio. Remove existing roofing to decking, install new sheathing where rotted or damaged as needed. Install a new asphalt shingle roofing system at 12 Fishing Trail, Stamford. Estimated cost: \$25,862. Filed Nov. 15.

Cannondale Generators Inc., Wilton, contractor for John and Santina Cataldo. Replace generator 10kw Generac and connect to existing tank at 24 Princess Court, Stamford. Estimated cost: \$13,730. Filed Nov. 8.

Cannondale Generators Inc., Wilton, contractor for Sally Rodriguez and Ben Schweitzer. Install Generac generator at 222 Mayapple Road, Stamford. Estimated cost: \$15,536. Filed Nov. 13.

Cannondale Generators Inc., Wilton, contractor for Michael O'Leary and Mary Ann O'Leary. Install Generac 26kw generator at 7 Northwind Drive, Stamford. Estimated cost: \$17,892. Filed Nov. 22.

Casanova, Jose E., Danbury, contractor for Kevin H. and Susan P. Blenke. Construct second-floor addition, new primary bathroom and sitting area and new deck at 11 Sea Beach Drive, Stamford. Estimated cost: \$75,000. Filed Nov. 25.

CS1 Remodeling LLC, Norwalk, contractor for Darwin Ruiz. Install full-home roof at 10 Richelieu St., Norwalk. Estimated cost: \$7,950. Filed Oct. 24.

Desimone, Mark Francis and Nicole Pradella, Stamford, contractor for Mark Francis and Nicole Pradella Desimone. Perform replacement alterations at 36 Auldwood Road, Stamford. Estimated cost: \$18,848. Filed Nov. 13.

DiGiorgi Roofing & Siding Inc., Beacon Falls, contractor for Garry S. Deleo and Paulette L. DeLeo. Remove and replace siding on entire house at 51 Hilltop Ave., Stamford. Estimated cost: \$49,000. Filed Nov. 15.

DiGiorgi Roofing & Siding Inc., Beacon Falls, contractor for Brian M. and Kristin M. Nalepa. Remove and replace vinyl siding for whole house at 133 Club Road, Stamford. Estimated cost: \$23,409. Filed Nov. 13.

Fireplace Depot LLC, Norwalk, contractor for Olubanji Iyun. Replace existing fireplace at 2 Outlook Drive, Norwalk. Estimated cost: \$14,291. Filed Oct. 25.

Gazella JC Construction LLC, Norwalk, contractor for Steven Gonzalez. Remove and reroof 15 Weather Bell Drive, Norwalk. Estimated cost: \$12,500. Filed Oct. 24.

Glen Allen Building and Renovating Co., Norwalk, contractor for North Water LLC. Replace 36 windows at 1 N. Water St., Norwalk. Estimated cost: \$50,000. Filed Oct. 22.

Gunner LLC, Norwalk, contractor for Victoria Vandamm Dailey. Remove and reroof 31 Park Hill Ave., Norwalk. Estimated cost: \$20,452. Filed Oct. 24.

Mazzabras, Carl, Norwalk, contractor for Carl Mazzabras. Alter single-family residence and add two dormers at front and one at rear at 22 Chatham Drive, Norwalk. Estimated cost: \$107,000. Filed Oct. 31.

Plateroti III, Dominick J. and **Dominick D. Plateroti**, Norwalk, contractor for Dominick J. III and Dominick D. Plateroti. Add roof to existing front steps at 1 MacIntosh Road, Norwalk. Estimated cost: \$9,800. Filed Oct. 28.

Posigen Developer LLC, Norwalk, contractor for John Herman. Install roof shingles and new ridge vent at 14 Hill St., Norwalk. Estimated cost: \$3,605. Filed Oct. 25.

Power Home Remodeling Group LLC, Norwalk, contractor for Patrice Arita. Remove and reroof 5 Ward St., Norwalk. Estimated cost: \$36,575. Filed Oct. 24.

COURT CASES

Bridgeport Superior Court

Covenant Insurance Company, et al, Southbury. Filed by James Bradshaw, Bridgeport. Plaintiff's attorney: Delucia & Levine LLC, Bridgeport. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6139397-S. Filed Oct. 22.

CSAA Affinity Insurance Company, Hartford. Filed by James Geanuracos, Monroe. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff suffered a collision allegedly caused by another driver and sustained severe and painful personal injuries. This driver didn't have sufficient automobile insurance to fairly compensate the plaintiff, and this triggered the instant claim for underinsured motorist coverage benefits against the defendant. The defendant was notified and has failed to compensate the plaintiff fairly. 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-24-6139604-S. Filed Oct. 29.

Suchite-Sanabria, Frandy R., et al, Stamford. Filed by Sim Pettway, Stratford. Plaintiff's attorney: Tremont Sheldon PC, Bridgeport. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6139328-S. Filed Oct. 18.

Takdhare, David, et al, Waterbury. Filed by Tyler Federici, Stratford. Plaintiff's attorney: D'Agosto & Howe LLC, Shelton. Action: the plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6139712-S. Filed Nov. 1.

Trudeau, William Arthur, Norwalk. Filed by Leroy Mack, Bridgeport. Plaintiff's attorney: Bradley Law Group LLC, Bridgeport. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-24-6139088-S. Filed Oct. 10.

Danbury Superior Court

Gencor Contracting Corp., New Fairfield. Filed by J. Salvatore & Sons Inc., Yonkers. Plaintiff's attorney: Michael Anthony Giannasca, White Plains. Action: the plaintiff entered into a subcontract agreement with defendant. The defendant breached its obligations under the subcontract agreement by, among other things, failing to perform its subcontract work in a workmanlike manner. Such failure includes but is not limited to improperly installing masonry nails that pierced a waterproof membrane resulting in severe water intrusion, flooding and damage to other portions of the project unrelated to the subcontract work. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief as the court deems appropriate. Case no. DBD-CV-24-6051452-S. Filed Aug. 27.

Hermansdorfer, Bryan, Danbury. Filed by N/A, Bridgeport. Action: the plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-24-6051426-S. Filed Aug. 23.

LM General Insurance Co., Hartford. Filed by Kirsten Strobel, Danbury. Plaintiff's attorney: Goldman Gruder & Woods LLC, Trumbull. Action: The plaintiff suffered a collision allegedly caused by another driver and sustained severe and painful personal injuries. This driver didn't have sufficient automobile insurance to fairly compensate the plaintiff and this triggered the instant claim for underinsured motorist coverage benefits against the defendant. The defendant was notified and has failed to compensate the plaintiff fairly. 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-24-6051643-S. Filed Sept. 16.

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

Shimko, Irene, West Redding. Filed by Andrea Pedicano, 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-24-6051328-S. Filed Aug. 16.

Stamford Superior Court

Ambrosio Home Improvement LLC, et al, Norwalk. Filed by Denise Drake, Norwalk. Plaintiff's attorney: Michael E. Skiber Law Office, Norwalk. Action: the plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-24-6069771-S. Filed Oct. 16.

City of Stamford, et al, Stamford. Filed by West Rapoport, Stamford. Plaintiff's attorney: Hoekenga & Machado LLC, New Milford. Action: the plaintiff exited the restaurant, Sally's Apizza, when he was caused to trip and fall on a grate left unfilled on the sidewalk that was controlled and maintained by the defendants. 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-24-6069839-S. Filed Oct. 21.

Hayne III, Eugene, et al, West Hartford. Filed by Robin L. Manzi, Norwalk. Plaintiff's attorney: Mark M. Kratter Law Offices LLC, Norwalk. Action: the plaintiff entered an oral contract whereby defendants agreed to renovate a property. Plaintiff loaned money to defendants so they could complete the project. The defendants agreed to pay plaintiff back. To date the defendants still owe the plaintiff. The plaintiff has made demand to be paid back, however the defendants have refused to pay back. 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-24-6069223-S. Filed Sept. 16.

Mount Crescent LLC, et al, Norwich. Filed by Mickhai Bowen PPA Sharaya Eley, Stamford. Plaintiff's attorney: Perkins & Associates, Woodbridge. Action: the plaintiff was lawfully upon the premises controlled and maintained by the defendants and while walking down the stairs he tripped and fell and sustained 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-24-6069706-S. Filed Oct. 15.

DEEDS

Commercial

154 Gorham LLC, Fairfield. Seller: Irma Matuk, Fairfield. Property: 154 Gorham Road, Fairfield. Amount: \$1,050,000. Filed Nov. 21.

2004 Cross Highway LLC, Fairfield. Seller: R. Scott Williams, Fairfield. Property: 2004 Cross Highway, Fairfield. Amount: \$915,654. Filed Nov. 19.

3 Water Street Holdings LLC, Greenwich. Seller: 2005 Irrevocable Kirmar Trust, Greenwich. Property: 36 Pulaski St., Stamford. Amount: \$1. Filed Nov. 13.

705 Kings LLC, Milford. Seller: Pepper Partners LLC, Shelton. Property: 705 Kings Highway, Fairfield. Amount: \$150,000. Filed Nov. 19.

Can, Erdem, Stamford. Seller: The Rosenfeld Family Limited Partnership, Stamford. Property: 27 Northhill St., Unit 3P, Stamford. Amount: \$256,000. Filed Nov. 15.

Gasparrini, Janice, Greenwich. Seller: 40 West Elm Greenwich 4-L LLC, New Canaan. Property: 40 W. Elm St., Units 4L and G29, Greenwich. Amount: \$1,325,000. Filed Nov. 20.

Johnston, Stephen A. and **Lindsay C. Johnston**, Fairfield. Seller: Winton Road Holdings LLC, Fairfield. Property: 625 Round Hill Road, Fairfield. Amount: \$1,200,000. Filed Nov. 19.

Liu, Jiaxin and **Eric Klein**, Stamford. Seller: Reville LLC Series 8, Stamford. Property: 8 Wradwell St., Unit 7, Stamford. Amount: \$220,000. Filed Nov. 14.

Macol, Katherine, Shelton. Seller: Manufacturers and Traders Trust Company, Buffalo, New York. Property: 244 Spruce St., Southport. Amount: \$285,000. Filed Nov. 21.

Martin, Michael R. and **Fabiana Monteleone**, Stamford. Seller: 71 Ashton Road LLC, Stamford. Property: 71 Ashton Road, Stamford. Amount: \$672,000. Filed Nov. 15.

Sound Cove Property II LLC, Greenwich. Seller: Ronne Carol Garber, Stamford. Property: 125 Prospect St., Unit 2F, Stamford. Amount: \$267,000. Filed Nov. 13.

The 25 Selden Lane Revocable Trust, Greenwich. Seller: Erik Albert Johan Johnson, Greenwich. Property: 25 Selden Lane, Greenwich. Amount: \$10. Filed Nov. 21.

The Evan Galanis Revocable Trust, Stamford. Seller: Evan Galanis, Stamford. Property: 70 Strawberry Hill Ave., Unit 3-3F, Stamford. Amount: \$0. Filed Nov. 13.

The Nest at Greenfield Hill Inc., Branford. Seller: 161 Hillside Road LLC, Fairfield. Property: 161 Hillside Road, Fairfield. Amount: \$1,500,000. Filed Nov. 22.

Residential

Acunto, Anna, Fairfield. Seller: Maribeth Lawrence, Fairfield. Property: 21 Balmaha Close, Fairfield. Amount: \$596,750. Filed Nov. 22.

Aitoro, Anthony and **D'Arcy Aitoro**, Fairfield. Seller: Norman Heusser and Meilani Heusser, Fairfield. Property: 136 Henderson Road, Fairfield. Amount: \$785,000. Filed Nov. 22.

Alderson, Bryn and **Andrea Alderson**, New York, New York. Seller: Jean Wynne Fulton, Old Greenwich. Property: 27 Tait Road, Old Greenwich. Amount: \$1,885,000. Filed Nov. 18.

Brauner, Aaron K., Stamford. Seller: Matthew Thomas and Christopher Thomas, Stamford. Property: 205 Hope St., Building B, Unit 4, Stamford. Amount: \$568,000. Filed Nov. 13.

Costello, Jonathan and **Alena Zorenko**, Stamford. Seller: James A. Kaye, Stamford. Property: 19 Cowan Ave., Stamford. Amount: \$550,000. Filed Nov. 14.

Dorvelus, Rosita, Stamford. Seller: Kiran L. Patil and Gayatri Patil, Stamford. Property: 91 Strawberry Hill Ave., No. 623, Stamford. Amount: \$305,000. Filed Nov. 12.

Dosso, Idriss and Carla Loum, Stamford. Seller: Jeffrey M. Walsh, Lovettsville, Virginia. Property: 147 Cedarwood Road, Stamford. Amount: \$975,000. Filed Nov. 14.

Doyle, Caryn M. and Gregory M. Foss, Denver, Colorado. Seller: Brian W. Radcliffe and Betty Jo Williams, Fishers, Indiana. Property: 428 Erskine Road, Stamford. Amount: \$1,125,000. Filed Nov. 13.

Futoryan, Tanya, Manchester. Seller: Mitchell Becker, Fairfield. Property: 191 Southport Woods Drive, Unit 191, Fairfield. Amount: \$655,000. Filed Nov. 22.

Gullo, Joseph Michael and Jessica Marie-Coleman, Brooklyn, New York. Seller: Chase Dutton and Alison Dutton, Fairfield. Property: 67 Euclid Ave., Fairfield. Amount: \$700,000. Filed Nov. 20.

Harris, Camille, Bridgeport. Seller: Michael Colabella Jr. and Theresa L. Colabella, Stamford. Property: 167 Knickerbocker Ave., Stamford. Amount: \$750,000. Filed Nov. 12.

Hohl, Anelise and Zain Jamal, Greenwich. Seller: Annette Marion Mychael, Greenwich. Property: 275 Bruce Park Ave., Greenwich. Amount: \$0. Filed Nov. 19.

Hsu, Shu-Han and Chen Szu-Tung, Stamford. Seller: Prabakaran Balasubramanian, Charlotte, North Carolina. Property: 256 Washington Blvd., Unit 18, Stamford. Amount: \$337,000. Filed Nov. 14.

Johnson, Dennisford George, et al, Stamford. Seller: Srinivas Pochanapetdi and Kiranmai Devarakonda, Stamford. Property: 413 Glenbrook Road, Unit 9, Stamford. Amount: \$530,000. Filed Nov. 14.

Khakhviashvili, Irakli, Stamford. Seller: Dilip Badlani, Stamford. Property: 30 Glenbrook Road, Unit 8C, Stamford. Amount: \$199,000. Filed Nov. 14.

Lewis, Nanci, Fairfield. Seller: Stacey Crays and Peter Crays, Fairfield. Property: 68 Merwins Lane, Fairfield. Amount: \$1,280,000. Filed Nov. 20.

Liefland, Linda and Jonathan B. Orleans, Fairfield. Seller: Linda M. Liefland and Jonathan B. Orleans, Fairfield. Property: 87 Bayberry Road, Fairfield. Amount: \$0.50. Filed Nov. 20.

Lowy, Laurence and Patricia Moss, Fairfield. Seller: Richard G. Maloof, Wyomissing, Pennsylvania. Property: 120 Trail St., Fairfield. Amount: \$53,900. Filed Nov. 21.

Mathis, Marilyn S., Stamford. Seller: Alexis Gopal, Philadelphia, Pennsylvania. Property: 43 Harbor Drive, No. 502, Stamford. Amount: \$795,000. Filed Nov. 15.

Mitchell-Namdar, Andrew and Isaac Namdar, Stamford. Seller: Barbara Karp and Robert Karp, Stamford. Property: 139 Downs Ave., Stamford. Amount: \$1,725,018. Filed Nov. 13.

Nash, Clare and Riley Nash, Greenwich. Seller: Leslie Bakshi, Greenwich. Property: Lot 4, Map 5451, Greenwich. Amount: \$10. Filed Nov. 18.

Ortiz, Myriam and Kevin Joyce, Stamford. Seller: April R. Olin, Stamford. Property: 27 Wells Ave., Stamford. Amount: \$755,000. Filed Nov. 12.

Salazar-Diastra, Hugo, Danbury. Seller: Ross A. Garrett, Stamford. Property: 124 Woodside GRN, Apt. 1C, Stamford. Amount: \$280,000. Filed Nov. 12.

SanFilippo III, Joseph Anthony and Kelly SanFilippo New Canaan. Seller: Marc Longo and Donna Longo, Southport. Property: 216 Woodrow Ave., Southport. Amount: \$895,000. Filed Nov. 22.

Seng, Chantal, Stamford. Seller: Kelly Anne Trahan, Newport, Rhode Island. Property: 115 Colonial Road, Unit 47, Stamford. Amount: \$N/A. Filed Nov. 14.

Shaw Jr., Edward L., North Palm Beach, Florida. Seller: Irene R. Shaw, North Palm Beach, Florida. Property: 211 Milbank Avenue East, Greenwich. Amount: \$0. Filed Nov. 19.

Silverman, Ninette, Mount Kisco, New York. Seller: Barry M. Strom and Roberta C. Strom, Stamford. Property: 542 Rock Rimmon Road, Stamford. Amount: \$830,000. Filed Nov. 12.

Smith, Diane, Fairfield. Seller: Dana H. Donahue, Fairfield. Property: 245 Unquowa Road, Unit 110, Fairfield. Amount: \$525,000. Filed Nov. 18.

Tallaferro Jr., Henry Govan and Dana Elaine Smith Tallaferro, West Monroe, Louisiana. Seller: Anne Rose H. Thonnes-Seymour, Greenwich. Property: 51 Forest Ave., Unit 56, Greenwich. Amount: \$835,000. Filed Nov. 22.

Tepe, Robert and Caroline Tenaglia, Cos Cob. Seller: Eric J. Butorac and Margaret Butorac, Greenwich. Property: Lot 1, Map 4033, Greenwich. Amount: \$10. Filed Nov. 22.

Watkins, Pamela B. and John W. Watkins Jr., Fairfield. Seller: Candace J. Whitman, et al, East Hampton, New York. Property: 910 Flintlock Road, Southport. Amount: \$1,450,000. Filed Nov. 22.

Watson, Christopher G., Stamford. Seller: Ronald Felix and Jinou Jean-Felix, Stamford. Property: 51 Schuyler Ave., Unit 5F, Stamford. Amount: \$300,000. Filed Nov. 13.

Weld, Sarah Reed and Daniel Weld, Old Greenwich. Seller: Raffi Momjian, Old Greenwich. Property: 8 Mortimer Drive, Old Greenwich. Amount: \$1,625,000. Filed Nov. 18.

Whitbread, Brian and Laura Whitbread, Stamford. Seller: Stephen Howells and Christine Howells, Cheam Sutton, United Kingdom. Property: 258 Woodridge Ave., Fairfield. Amount: \$680,000. Filed Nov. 18.

Zaverucha, Molly Susan and Clarke Emmett Ryan, Old Greenwich. Seller: Bryn Alderson and Andrea Alderson, Old Greenwich. Property: 27 Tait Road, Old Greenwich. Amount: \$10. Filed Nov. 18.

MORTGAGES

Adams, William Andrew and Taylor Ashley Horelik, Fairfield, by Cheryl A. Carolan. Lender: Primelending, 18111 Preston Road, Suite 900, Dallas, Texas. Property: 47 Edge Hill Road, Fairfield. Amount: \$575,177. Filed Oct. 21.

Altomaro II, Robert P. and Zorianna L. Altomaro, Cos Cob, by Christopher A. Stratton. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 57 Sundance Drive, Cos Cob. Amount: \$327,000. Filed Oct. 23.

Applebaum, Valerie, Fairfield, by Robert B. Bellitto Jr. Lender: Prosperity Home Mortgage LLC, 3060 Williams Drive, Suite 600, Fairfax, Virginia. Property: 612 Judd St., Fairfield. Amount: \$267,300. Filed Oct. 23.

Austin, Christopher, Stamford, by Shetal Nitin Malkan. Lender: Mortgage Research Center LLC, 1400 Forum Blvd., Suite 18, Columbia, Missouri. Property: 3 Radio Place, Unit 3, Stamford. Amount: \$513,914. Filed Oct. 22.

Bagley, Cristin, Fairfield, by Jonathan A. Wetmore. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 421 Wood House Road, Fairfield. Amount: \$964,000. Filed Oct. 24.

Blatt, Gregory A. and Patricia Blatt, Fairfield, by N/A. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 26 Flower House Drive, Fairfield. Amount: \$716,000. Filed Oct. 24.

Brewster, Matthew and Christine Brewster, Fairfield, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 173 Deepwood Road, Fairfield. Amount: \$320,000. Filed Oct. 25.

Burke Jr., Walter L. and Maryanne Burke, Greenwich, by Richard J. Margenot. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 29 Hattiefred Road, Greenwich. Amount: \$748,925. Filed Oct. 25.

C3J Byfield LLC, Old Greenwich, by Jonathan J. Martin. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 8 Byfield Lane, Greenwich. Amount: \$4,000,000. Filed Oct. 24.

Calise, Zachary, Norwalk, by Brad M. Aron. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 126 Woodside GRN 1C, Stamford. Amount: \$238,500. Filed Oct. 23.

Carr, Adam and Heather Carr, Greenwich, by Robert E. Colapietro. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 76 Cherry Valley Road, Greenwich. Amount: \$380,395. Filed Oct. 21.

Castellana, Joseph, Greenwich, by James Kavanagh. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 1465 E. Putnam Ave., Unit 306, Greenwich. Amount: \$188,000. Filed Oct. 25.

Crawford, Andrew J. and Ana G. Crawford, Old Greenwich, by Jeffrey Weiner. Lender: Third Federal Savings, 7007 Broadway Ave., Cleveland, Ohio. Property: 90 Laddins Rock Road, Old Greenwich. Amount: \$40,000. Filed Oct. 23.

DeGroat, Sean E., Fairfield, by Dyanna M. Lapeter. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 19 Meadowcroft Road, Fairfield. Amount: \$359,000. Filed Oct. 23.

Divaraniya, Ajit, Stamford, by Adam J. Hirsch. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 23 Lantern Circle, Stamford. Amount: \$500,000. Filed Oct. 21.

Dylan LLC, Darien, by William M. Raccio. Lender: Velocity Commercial Capital LLC, 2945 Townsgate Road, Suite 110, Westlake, California. Property: 2177 Cross Highway, Fairfield. Amount: \$1,275,000. Filed Oct. 23.

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

Questions and comments regarding this section should be directed to:

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Elbrish, Michael and **Fumino Elbrish**, Fairfield, by Zionymarquize Q. Bohannon. Lender: Discover Bank, 502 E. Market St., Greenwood, Delaware. Property: 347 Bullard St., Fairfield. Amount: \$100,000. Filed Oct. 21.

Esposito, Daniel, Norwalk, by Descera Daigle. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 45 Edge Hill Place, Fairfield. Amount: \$400,000. Filed Oct. 21.

Gabbai, Donald and **Deborah Gabbai**, Sterling, Virginia, by Kirsten Mendillo. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 12 Florence Road, Riverside. Amount: \$333,000. Filed Oct. 23.

Gaffney, Tyler and **Megan Gaffney**, Greenwich, by Erin Spiess Chang. Lender: Morgan Stanley Private Bank NA, 4270 Ivy Pointe Blvd., Suite 400, Cincinnati, Ohio. Property: 732 Lake Ave., Greenwich. Amount: \$1,000,000. Filed Oct. 23.

Gogate, Hrishikesh and **Miki Onda**, Greenwich, by Kiesia L. Campos. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 37 Long Meadow Court, Riverside. Amount: \$500,000. Filed Oct. 21.

Gold, Bruce J. and **18 Locust Hill Road LLC**, Darien, by Ethel Pinto. Lender: Adam Knapp and Clara Pang, 27 Richmond, Darien. Property: 468 Valley Road, Fairfield. Amount: \$350,000. Filed Oct. 23.

Grewal, Prabhjot, Stamford, by Gillian V. Ingraham. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 53 Butternut Lane, Stamford. Amount: \$1,115,000. Filed Oct. 24.

Hearle, Todd D., Darien, by Philip J. Toohey. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 220 Davenport Farm Lane, Stamford. Amount: \$475,000. Filed Oct. 24.

Hodgkinson, Jessica and **Christian Hodgkinson**, Stamford, by Thor L. Crone. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 445 Roxbury Road, Stamford. Amount: \$455,000. Filed Oct. 25.

Jankowsky, Michael C. and **Helen Pushkarskaya**, Fairfield, by Beth L. Love. Lender: Bank of America NA, 101 South Tryon St., Charlotte, North Carolina. Property: 3781 Redding Road, Fairfield. Amount: \$250,000. Filed Oct. 21.

Johnson, Michele A., Fairfield, by Charmine Whittingham-Tucker. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 146 Applegate Road, Fairfield. Amount: \$150,000. Filed Oct. 21.

Karl, Elizabeth A., Fairfield, by William Zorzy. Lender: Loanpot.com LLC, 6561 Irvine Center Drive, Irvine, California. Property: 1980 N. Benson Road, Fairfield. Amount: \$406,000. Filed Oct. 24.

Kastanis, Jordan, Stamford, by Seth J. Arnowitz. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 700 Summer St., Apt. 2C, Stamford. Amount: \$285,000. Filed Oct. 22.

Keown, William E. and **Amanda Keown**, Greenwich, by Jennifer E. Rolfe. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 1 Douglas Drive, Greenwich. Amount: \$1,030,625. Filed Oct. 21.

Koulouras, Jason M. and **Georgiana G. Stavrolakes**, Fairfield, by Zionymarquize Q. Bohannon. Lender: HSBC Bank USA NA, 66 Hudson Boulevard East, New York, New York. Property: 2031 Redding Road, Fairfield. Amount: \$500,000. Filed Oct. 22.

Labourdette, Rafael S. and **Cara C. Labourdette**, Stamford, by Donald K. Bradford. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 80 Rolling Ridge Road, Stamford. Amount: \$390,000. Filed Oct. 23.

Leto, James and **Angelo Leto**, Fairfield, by Robert E. Colapietro. Lender: Figure Lending LLC, 650 S. Tryon St., Eighth floor, Charlotte, North Carolina. Property: 29 Warwick Ave., Fairfield. Amount: \$136,637. Filed Oct. 25.

Lindenberg, Daniel, Stamford, by Kostantinos Kasparis. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 94 Southfield Ave., No. D4, Stamford. Amount: \$50,000. Filed Oct. 23.

Lindstedt, Elizabeth, Greenwich, by Tanya Cruz. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 140 Field Point Road, Greenwich. Amount: \$178,000. Filed Oct. 22.

Louie, Karen, Fairfield, by Victoria L. Miller. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 166 Judd St., Fairfield. Amount: \$415,000. Filed Oct. 23.

Luttman, Daniel P. and **Annie Y. Chen**, Stamford, by Ellen A. Marcus. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 60 Pheasant Lane, Stamford. Amount: \$718,400. Filed Oct. 25.

Martina, Mirella and **Maurizio Martina**, Stamford, by Michele Grull. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 140 Weed Hill Ave., Stamford. Amount: \$200,000. Filed Oct. 22.

McCarthy, Denis and **Barbara McCarthy**, Fairfield, by Charles A. Fiore. Lender: Mortgage Markets CUSO LLC, 62 Hyde Ave., Vernon. Property: 774 Fairfield Woods Road, Fairfield. Amount: \$694,000. Filed Oct. 22.

McDermott, Peter Winter and **Lauren McDermott**, Old Greenwich, by Robert E. Colapietro. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 20 Mortimer Drive, Old Greenwich. Amount: \$650,000. Filed Oct. 24.

McGeekin, Joseph and **Lauren Coape-Arnold**, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 1 Butternut Hollow Road, Greenwich. Amount: \$500,000. Filed Oct. 24.

McHugh, John R., Greenwich, by Kathryn L. Braun. Lender: JPMorgan Chase Bank NA, 1111 Polaris Parkway, Columbus, Ohio. Property: 67 Wildwood Drive, Greenwich. Amount: \$760,000. Filed Oct. 22.

Mini de Neri, Rossana and **John Sagan**, Stamford, by N/A. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 20 Church St., Apt. B22, Greenwich. Amount: \$525,000. Filed Oct. 22.

Ndregjoni, Lutfie and **Denis Ndregjoni**, Jacksonville, Florida, by Jonathan T. Hoffman. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 44 Strawberry Hill Ave., No. 8B, Stamford. Amount: \$300,000. Filed Oct. 24.

O'Keefe, Michael P. and **Kevin Robinson**, Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 580 Fairfield Ave., 2, Stamford. Amount: \$200,000. Filed Oct. 25.

Orlai, Bence and **Judit Borbely**, Fairfield, by John Timothy. Lender: NexBank, 2515 McKinney Ave., 1700, Dallas, Texas. Property: 764 Old Stratfield Road, Fairfield. Amount: \$729,000. Filed Oct. 23.

Panaro, Joseph and **Lauren Panaro**, Ossining, New York, by Peter Ambrose. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 83 Crystal Lake Road, Stamford. Amount: \$600,000. Filed Oct. 22.

Pelikan, Melisa, Greenwich, by Rina Patel. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 15 River Road, No. 220, Greenwich. Amount: \$193,000. Filed Oct. 22.

Rich, Jonathan S. and **Jennifer J. Rich**, Old Greenwich, by Jonathan Siranaula. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 15 Lockwood Drive, Old Greenwich. Amount: \$400,000. Filed Oct. 21.

Saavedra Betancourt, Karla and **Peter Laskey**, Norwalk, by Christian W. Bujud. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 409 Strawberry Hill Ave., Stamford. Amount: \$724,500. Filed Oct. 21.

Sarker, Biswajit and **Mitu Sarker**, Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 87 Avery St., Stamford. Amount: \$102,000. Filed Oct. 24.

Thomas, Richard H. and **Lauren M. Thomas**, Stamford, by N/A. Lender: Loanpot.com LLC, 6561 Irvine Center Drive, Irvine, California. Property: 219 Southfield Ave., Stamford. Amount: \$558,000. Filed Oct. 21.

Tidgwell, Thomas M. and **Melissa C. Tidgwell**, Old Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 23 Park Ave., Old Greenwich. Amount: \$250,000. Filed Oct. 21.

Trombly, Caroline V. and **Timothy H. Trombly**, Fairfield, by N/A. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 49 Old Farm Road, Fairfield. Amount: \$300,000. Filed Oct. 24.

Vanderhorn, Ian and **Lindsey Santerian**, Greenwich, by Jeremy E. Kaye. Lender: Centreville Bank, 1218 Main St., West Warwick, Rhode Island. Property: 33 Pemberwick Road, Greenwich. Amount: \$676,000. Filed Oct. 25.

Weiss, Christopher L. and **Lauren Justine Kelly-Weiss**, Fairfield, by N/A. Lender: M&T Bank, 1 Fountain Plaza, Buffalo, New York. Property: 180 Old Academy Road, Fairfield. Amount: \$450,000. Filed Oct. 25.

Weiss, John M. and **Gwendolyn Weiss**, Old Greenwich, by Nicola Corea. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 4 Old Farm Lane, Old Greenwich. Amount: \$1,160,000. Filed Oct. 24.

Zachary, Andrew L. and **Leslie D. Zachary**, Stamford, by Rosamond A. Koether. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 138 Brook Run Lane, Stamford. Amount: \$721,600. Filed Oct. 25.

Zaki, George and **Yana Rozman**, Stamford, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 31 Hobson St., Stamford. Amount: \$320,100. Filed Oct. 21.

Zavala Frias, Cecilia, Stamford, by Antonio Faretta. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 182 Lockwood Ave., Stamford. Amount: \$121,000. Filed Oct. 22.

NEW BUSINESSES

AFC Construction, 102 Lincoln Ave., Suite 2, Stamford 06902, c/o Alan Faria. Filed Dec. 10.

Bakhtiar Sunni Society of North America Inc, 19 Ann St., Stamford 06902, c/o Ahmed Mustak. Filed Nov. 1.

Bolder Insurance Services, 780 W. Granada Blvd., Ormond, Florida 32174, c/o Foundation Risk Partners Corp. Filed Nov. 7.

Buen Gusto Restaurant

LLC, 8 Main St., Norwalk 06851, c/o Reina Isabel Lopez Pinto. Filed Nov. 1.

Casa Consuelo LLC, 171 Dannel Drive, Apt. 2, Stamford 06905, c/o Consuelo Bohorquez Arley. Filed Nov. 22.

Chandamaama, 214 Seaside Ave., No. 1, Stamford 06902, c/o Chikkala LLC. Filed Dec. 2.

Cherry Payment Plans Inc., 2 Embarcadero Center, Eighth floor, San Francisco, California 94111, c/o Felix Steinmeyer. Filed Nov. 1.

Chicaiza, Becker, 44 Commerce Drive, Stamford 06902, c/o Becker Chicaiza. Filed Nov. 20.

Circle Care Center Pharmacy, 618 West Ave., Norwalk 06850, c/o Anthony H. Crisci. Filed Nov. 6.

Circle Care Center, 618 West Ave., Norwalk 06850, c/o Anthony H. Crisci. Filed Nov. 6.

Color My World, 33 Pine Hill Ave., Unit 1, Stamford 06606, c/o Pachamama Holistic Solutions Inc. Filed Dec.10.

CP Painting Company LLC, 1011 Hope St., Stamford 06902, c/o Adrian Guevara. Filed Nov. 5.

Individual Insurance Solutions, 13500 Evening Creek Drive North, Suite 450, San Diego, California 92128, c/o Life Insurance Solutions Inc. Filed Dec. 3.

Majdak Construction, 27 Houston Terrace, Stamford 06902, c/o Andrzej Majdak. Filed Dec. 3.

N-Zone Sports, 23 Hawthorne Drive, Norwalk 06851, c/o Jamaal Gibbs. Filed Nov. 8.

Legal Notices

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 33 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

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

SSR MARKETING, LLC. Art of Org. filed with the SSNY on 12/10/2024 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. CURAN & AHLERS, LLC 14 MAMARONECK AVE, WHITE PLAINS, NY, 10601. Any lawful purpose. #63733

Notice is hereby given that a license serial No NA 0340 24 126150 has been applied for by the undersigned to sell liquor, wine, beer and cider in a restaurant under the Alcoholic Beverage Control Law at 395 Tarrytown Road, White Plains, NY 10607 for on premises consumption. Raku of White Plains LLC #63734

Notice is hereby given that an On Premise Restaurant Full Liquor License, Application ID NA 0340 24 137355 has been applied for by McKeon's 966 Inc. d/b/a McKeon's Bar & Restaurant serving beer, wine, cider and liquor to be sold at retail for on premises consumption in a restaurant for the premises located at 996 McLean Avenue Yonkers NY 10704. #63735

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, January 09, 2025 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids.

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

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

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

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

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

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

Region 08: New York State Department of Transportation

4 Burnett Blvd., Poughkeepsie, NY, 12603

D265400, PIN 881617, Columbia, Dutchess, Orange, Putnam, Rockland, Ulster, Westchester Cos., HIGHWAY VEGETATION MANAGEMENT - Various Locations., Bid Deposit: 5% of Bid (~ \$75,000.00), Goals: MBE: 4.00%, WBE: 8.00%, SDVOB: 0.00%

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