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**Broker for 34 Years!** 

Get Money for Your Down Payment with a SONYMA Down Payment Assistance Loan!



DPAL - Down Payment Assistance Loans (DPAL) may be used with any SONYMA program by borrowers toward their down payment and or closing costs.

- DPAL loans can be the higher of \$3,000 or 3% of the home purchase price up to \$15,000.
- DPAL loans have a zero percent interest and no monthly payments are required.
- A portion of a DPAL loan may be required to be repaid if the SONYMA mortgage is paid off in less than 10 years of the home purchase date. After 10 years, DPAL will be completely forgiven for homeowners who remain in their homes.
- DPAL may also be used to pay upfront mortgage insurance when required.
- Recipients of DPAL loans will pay a 0.375% higher interest than SONYMA's standard rate on their mortgage (except for the Homes for Veterans and Energy Star\* programs).
- Homebuyers can apply for a DPAL loan with their SONYMA mortgage application.

#### DPAL LOANS ARE AVAILABLE WITH ANY SONYMA LOAN PROGRAM.



Jessica Coen Branch Manager NMLS #68055, Mortgage Loan Officer o: (888) 456-6647 | m: (347) 712-6576 Jessica.Coen@usmortgage.com www.usmortgage.com/Jessica.Coen





Branch Office (NMLS #2076230), US Mortgage Corporation. 3843C East Tremont Ave. Suite 206A, Bronx, NY 10465. Licensed Mortgage Lender; CT, FL, NJ, NY (NYS Department of Financial Services - Lic. #B500533) State Banking Departments/Regulators. US Mortgage Corporation is not an agent of or acting on behalf of or at the direction of HUD/FHA/VA/USD6 or the Federal government. Rates, fees and program guidelines are subject to change without notice. Some loans arranged through third party providers. First Liens. Not all products and/or programs are available in all states. Certain restrictions may apply. This is not intended as an offer to extend credit nor a commitment to lend. US Mortgage Corporation (MINLS ID#3901) is licensed as a mortgage lender nationwide except for H1 and NV. For licensing information, go to: https://usmortgage.com/disclosures/ and https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/3901. Visit sonyma.org for details.







**Center For Nursing & Rehabilitation 801 Co-Op City Boulevard Bronx, NY 10475** PHONE: 718.239.6555 FAX: 718.239.6553 **K**ay Park Center provides high quality, skilled nursing care in a nurturing environment. Our long standing records of excellence and ongoing initiatives to expand and improve our facilities and services have earned us an outstanding reputation in the community. Today, we have grown to become one of the most comprehensive, full service facilities of our kind

Our admissions office will be more than happy to answer any questions and help you decide if Bay Park Center is right for you or your loved one. Please feel free to contact us at 718-239-6555 to have any questions answered or schedule a tour. You can also find us on our website at www.bayparkcenterfornursing.com

in the area.

# Programs and Treatments offered at Bay Park:

### **Special Services**

- IV Fluids
- IV Antibiotics
- Diabetes Management
- Hospice/Palliative Care
- Respite Care

### **Respiratory Treatments**

- Oxygen Therapy
- Tracheostomy Care
- Bi-Pap/C-PAP
- Suctioning

### **Skin/Ulcer Treatments**

- Negative Pressure Therapy
   (Wound Vac)
- Pressure Reducing Devices
- Nutrition and Hydration Interventions
- Ulcer Care
- Surgical Wound Care

### **Special Programs**

- Alzheimer's/Dementia Program
- Restorative Nursing Program
- Medical Model Adult Day Care
- Behavioral Health Unit

### **Rehabilitation Services**

- Intensive PT, OT & ST 6 days a week
- Short Wave Diathermy
- Therapeutic Ultrasound
- Electrical Stimulation
- Specialized Orthopedic & Neurological Interventions
- Cognitive Therapy
- Vestibular Rehabilitation

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- Interested in a Cash-Out Refinance?
- Looking to purchase an Investment Property?
- Self Employed or Small Business Owner?

### **Request a pre-qualification today!**





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### Opening the door to your American Dream.

#### Mortgage World Bankers

32-75 Steinway St Suite 212 Astoria, NY 11103 info@mwbankers.com @mwbankers У ◘ ♂ 🖬 @ f



This does not guarantee a loan, not all applicants will qualify, information is subject to change with no prior notice. All loans are subject to credit approval. While multilingual mortgage loan officers are available, loan disclosures and documents will be in English. You should seek translation assistance from a trusted third party if needed.







Rogosin is the largest not-for-profit dialysis provider in NYC with locations in the Bronx, Manhattan, Queens, and Brooklyn

# CALL 888-ROGOSIN (888-764-6746)

### Rogosin dialysis centers offer:

- Quality care with an average 4 out of 5 stars for quality patient care rating
- A physician and/or nurse practitioner to see patients at treatment
- Support for patients in all areas including nutrition and social work
- Comfortable treatment rooms with cable tv

Our Bronx dialysis center is located at the Methodist Home for Nursing and Rehabilitation in Riverdale

4499 Manhattan College Parkway Bronx, NY 10471

### For more information, please call 1-888 764-6746 Methodist Home, 718-732-7100



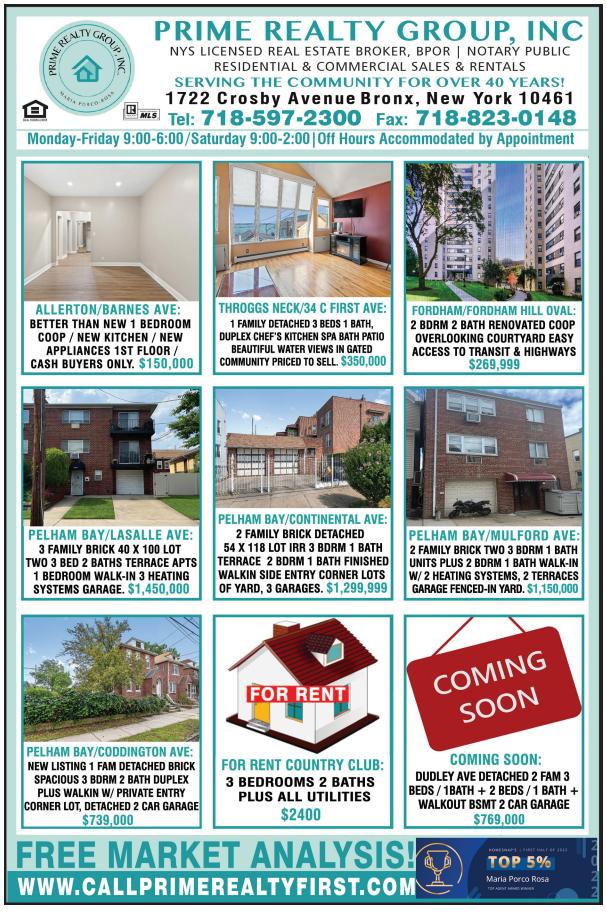
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Morris Park \$1800 includes all utilities 3 rooms 1 bedroom, All updated, no pets, good credit and income!



Pelham bay \$1700 includes heat 3 Rooms 1 bedroom, New bathroom, small pet. Good income and credit



Throgs Neck 4 rooms 2 bedrooms, wood floors New kitchen and bath, no pets Must have good credit and income



Throgs Neck \$1400 includes all utilities 1 bedroom, new kitchen and bath Close to all

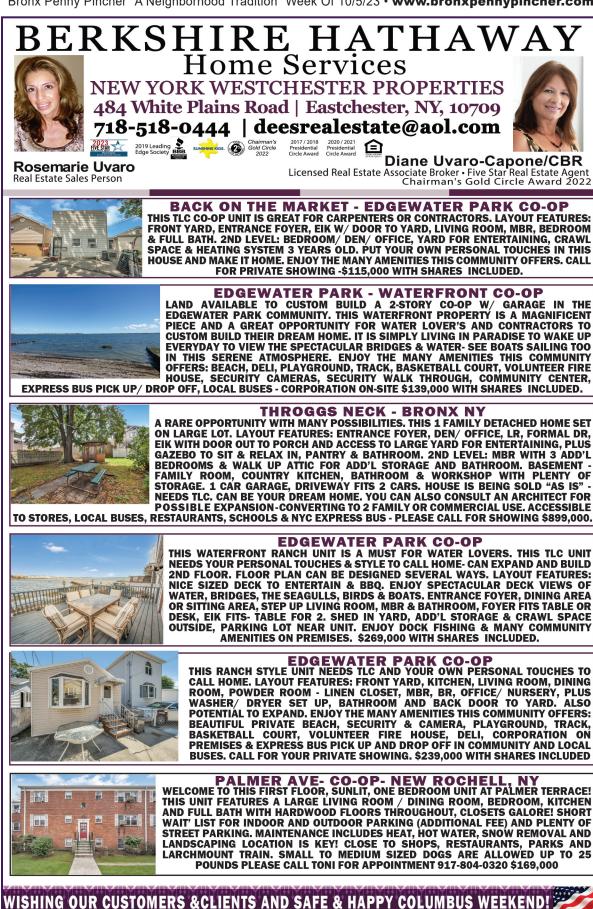


Pelham Bay \$1800 includes all utilities Large 3 rooms, New kitchen and bath, Move in condition, close to 6 train



FOR SALE - ALLERTON AREA 2 family, Brick, 3 bedrooms over 1 bedroom, All renovated







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Justin Stuckey Associate Real Estate Broker 646.752.1608

Marisa Vecchiarello Lic. Real Estate Salesperson 917.607.6737





Throggs Neck single family home with 3 bedrooms & spectacular views of LI Sound Vincent Buccieri, Lic. Assoc. RE Broker 917.440.2122



1205 Ellsworth Ave Bronx, NY 10465 Beautifully maintained single family 3 BR, 2.5 Baths and ready-to-go finished basement. Marisa Vecchiarello Lic. RE Salesperson 917.607.6737

**PRICE REDUCED** 

Fully renovated brick ranch in Throggs Neck with full walkout finished basement. Justin Stuckey, Lic. Assoc. RE Broker 646.752.1608



**1370 Siegfried Place** Detached High Ranch over large walkout basement. Listed for just \$599,000! Marisa Vecciarello, Lic. RE Salesperson 917.607.6737





Local Office: 3770 East Tremont Avenue, Bronx, NY 10465 NMLS #894875 David Valcich Mortgage Loan Originator - NMLS# 56480 (914) 391-1281 dvalcich@ambmortgage.com (718) 229-3399 - WWW.AMBMORTGAGE.COM

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## **MP POWER Realty Corp**

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### EXCLUSIVE PROPERTIES



### **REDUCED \$167,999** I BR COOP – Spacious Open

Concept, Large LR space. Renovated Kitchen pass-thru view into LR New, HWF style, Full BA Plenty of Closets: 1 Coat + 1 Linen + 2 in BR (His/Hers) State of the Art Virtual Doorman, Well-maintained Elevator Building Quiet Tree line community. Walk to Pelham Bay Park. Live in Superintendent, Laundry Room, Storage + Parking (Fee). Walk to #6 Pelham Bay Station, Exp. & City Buses, Shops & Schools. Near Major Highways & Shopping Mall.

### CALL Sandra 347-649-5444

### 2 FAMILY DETACHED Asking Price @ \$899,999 INVESTORS DREAM !!

This 4BRs over 3BRs Sunny Home in Pelham Bay is fully occupied.
It offers Maximum Rental Income.
LRG LR & BRs fit King size furniture,
Plenty closets in BRs & throughout, HWF, Full Bas each unit.

Well Maintain Kitchens with W/D. 1<sup>st</sup> Floor 3BRs very spacious with access to backyard. 2<sup>nd</sup> Floor Apt 4BRs has large Living space. Dining Area, In addition, it has pantry room adjacent to Kitchen. Smaller Rooms for office or Nursery.

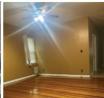
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information

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#### WORKFORCE 1

We are pleased to announce that we will have the Bronx Workforce 1 Career Center on Wednesday, October 11 between the hours of 10 A.M. and 1 P.M. at our office. Please call ahead to schedule your appointment. This program helps connect residents, especially veterans, to employers. Kindly give us a call to learn more about it and in the meantime be sure to update your resumes! Our district office is located at 3165 East Tremont Avenue.

#### <u>CON EDISON'S ENERGY</u> <u>AFFORDABILITY PROGRAM</u>

You may automatically qualify for a discount on your monthly energy bill if you receive assistance from programs such as the Home Assistance Program Energy (HEAP), **Supplemental Nutrition Assistance Program** (SNAP), Supplemental Security Income (SSI), Temporary Aid to Needy Families (TANF) or Safety Net Assistance (SNA). However, you must personally enroll if you are on Medicaid, Federal Public Housing Assistance or receive a Veterans Disability or Survivor's Pension. You also must enroll if you are a Lifeline Telephone Service **Program subscriber (Lifeline).** To apply, you may visit https://www.coned.com/en/. You also have the option of having a paper application mailed to you or you can pick one up at our office.

#### **UPDATE ON E-SCOOTERS**

You have noticed that e-scooters are parked on our sidewalks and on certain streets along our business corridors. If an e-scooter is not at the curb of the sidewalk, you must call 311 to have it retrieved and properly placed. No e-scooter is permitted up against any building or gate. You can call our office at (718) 892-1161 and we will contact the e-scooter companies to retrieve it and place it properly on the sidewalk curb or in the corrals of a business corridor. PLEASE TAKE NOTE: Once your ad has been placed, there will be NO REFUNDS. PLEASE: Read your ad the first day it appears. If any error was made by The Bronx Penny Pincher on a TELEPHONE NUMBER OR ADDRESS the publisher will be happy to correct it FREE OF CHARGE. The Publisher is not responsible for typographical errors. However, the Publisher must be notified within 48 hours of THAT publication or the publisher will not assume responsibility. Please include your phone number and/or address in ad copy or the Publisher will not be responsible if either of the above is left out. PLEASE WRITE LEGIBLY. We will not be responsible for illegible handwriting.



All copy must be received by MONDAY, 2 WEEKS PRIOR to your event for that Thursday's Publication. The Bronx Penny Pincher reserves the right to refuse any copy that is not in the best interest of the community.

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**CRUGER AVENUE SYNAGOGUE PRESENTS SUKKOT FOR ALL.** Please join us for an interactive experience as you participate in NJOP'S Sukkot Across America program. We welcome you inside of our Synagogue's Sukkah for an afternoon geared to help all understand and embrace the holiday. Learn about Sukkot, sing and dance and indulge in food and drink! It will be an unforgettable day! And it's FREE OF CHARGE! *Thurs, Oct 5, at 4 pm.* Cruger Avenue Synagogue, 2222 Cruger Ave, Bronx, NY 10467; www.Crugeravenuesynagogue.org.

THE THROGGS NECK BID'S 2ND ANNUAL GALA: Held on October 19, 6pm, at the Villa Barone catering hall. Great food, wonderful entertainment and music, and more will be featured. Funds raised will go to Tunnels to Towers, our local children's dance school Performer's edge, and more. Watch this space for more details, and information on journal and ticket sales. Get healthy, get fed! The Family Worship Center's 8th annual Community Day and Health Fair will take place on Sept. 17, 11-2pm, at the Derosa O'Boyle Triangle, 3031 Cross Bronx Expressway. School supplies, food, games, and more, all for free ANNUAL CHRISTMAS BAZAAR: Jeanne Jugan Residence - November 4, 2023 Our Home is preparing for our Annual Christmas Bazaar on Nov. 4th and is in need of NEW gift items of jewelry, perfumes, toys, games, tagged clothing, electronic items, household items (Only New) for our giftshop

and Bazaar. Drop off Items must be wrapped securely labeled Giftshop / Joanne with return address & phone number for reply. If you have questions regarding a donation contact Joanne at 347-329-1800. Your donations will help support the Little Sisters of the Poor and their mission to the elderly poor of our community. Thanking you for your PAST &PRESENT GENEROSITY.

**BRADY COURT COMMUNITY CENTER** Thank you to all who joined us for our September 16th event! Brady Court Community Center is excited to be having another Flea Market on Saturday, October 28th from 10:00 AM to 4:00 PM. It will be our last Flea Market of 2023. Come join us. It is an opportunity to learn more about our Center, to celebrate Community and support local chefs, bakers, artists, authors and entrepreneurs. We will have delicious food, beverages and baked goods. There will be jewelry, toys, dolls, funko pop, comics, art work, candles, plants, sports memorabilia, global items, household goods, pet accessories, handcrafted & vintage items, collectibles, furniture and much more. The first 2 customers at the Brady Court Co-op table receive a \$5.00 gift certificate. It will be a great opportunity to support local small businesses, do some affordable shopping, have fun and find bargains and treasures! We look forward to welcoming you, sharing information and building community. Stop by, you'll be glad you did! We are located at 768 Brady Avenue, Bronx, NY 10462 (corner of Holland Avenue and Antin PI) For more information, email bradycoopboard@gmail.com or call 718 828 3443.

### ROMANTIC CHICKEN WITH ARTICHOKES AND MUSHROOMS

#### INGREDIENTS

- 4 skinless, boneless chicken breast halves
- salt and pepper to taste
- 1 tablespoon olive oil
- 1 tablespoon butter
- 1 (14 oz) can marinated quartered artichoke
- hearts, drained, liquid reserved
- 1 cup sliced fresh mushrooms
- 1 cup white wine
- 1 tablespoon capers

#### DIRECTIONS

Season chicken with salt and pepper. Heat oil and butter in a large skillet over medium heat. Brown chicken in oil and butter for 5 to 7 minutes per side; remove from skillet, and set aside.

Place artichoke hearts and mushrooms in the skillet, and saute until mushrooms are brown and tender. Return chicken to skillet, and pour in reserved artichoke liquid and wine. Reduce heat to low, and simmer for about 10 to 15 minutes, until chicken is no longer pink and juices run clear.

Stir in capers, and simmer for another 5 minutes. Remove from heat; serve immediately.



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