



# PURCHASE YOUR HOME WITH A CEMA MORTGAGE

You may be able to save \$1000's on the Mortgage Tax

Would you like to reduce or ELIMINATE paying NY State mortgage tax? You may be able to do so by simply closing as a "Purchase CEMA," and we can help you get it done!

#### What is CEMA:

A Consolidation Extension Modification Agreement (CEMA) allows you to pay mortgage tax only on the difference between your new loan amount and the seller's unpaid principal balance. So, say goodbye to paying mortgage tax on your total new loan amount.

#### What is required for a CEMA?

- You must be buying a condo or house. Co-ops are personal property and do not apply.
- The seller needs to agree. A Buyer cannot simply take over the Seller's mortgage. Plus the seller may benefit from potential savings as well.
- Exclusive to the state of New York.

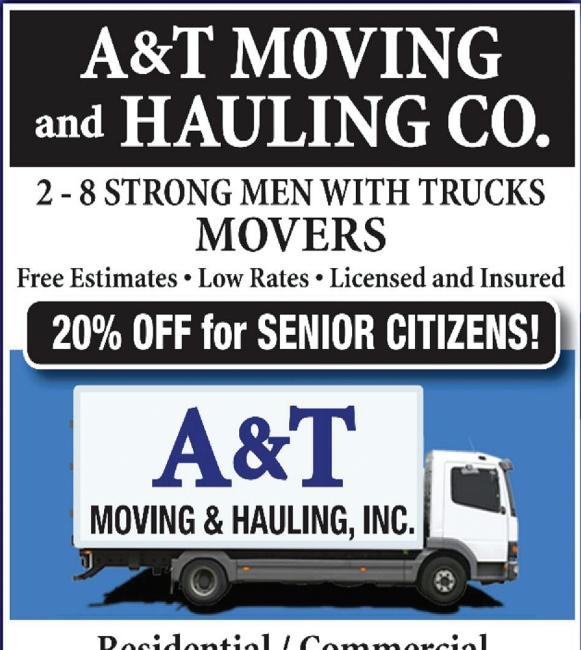


#### Jessica Coen

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s in this location, we are l The NEW Giordano's BIO	NO TIM	<b>5LB DEALS!</b> • FEPPER STEAK: \$40         • TRPE HONEYCOMB: \$         • BEEF STEW: \$40         • DORK CUTLETS: \$15         • DORK CUTLETS: \$30         • DORK CUTLETS: \$30         • DORK CUTLETS: \$30         • OOKTALL: \$50         • OOKTALL: \$20         • OOKTALL: \$20         • OOKTALL: \$20         • OOKKCHOPS BONE I         • I. Ib. IQF Junbos Bronk I(1°)         • I. Ib. IQF Junbos Bronk I(1°)         • I. Ib. IQF Junbos Bronk I(1°)         • I. Ib. IQF Junbos Bronk I         • I. Ib. IQF Junbos Bronk I         • I. Ib. IQF Junbos Bronk I         • I. Ib. IQF Junbos Bronk I </th <th><b>2</b> \$69</th>	<b>2</b> \$69
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# Receive a \$200 Visa Card with your Leafguard purchase!

Consumer Disclosure/Award Rules: All participants who attend an estimated 60-90 minute in-home product consultation and choose to make a purchase will receive a \$200 VISA card. Retail value is \$200. Offer sponsored by LeafGuard Holdings Inc. Limit one per household. Company procures, sells, and installs seamless gutter protection. This offer is valid for homeowners over 18 years of age. If married or involved with a life partner, both cohabitating persons must attend and complete presentation together. Participants must have a photo ID and be legally able to enter into a contract. The following persons are not eligible for this offer: employees of Company or affiliated companies or entities, their immediate family members, previous participants in a Company in-home consultation within the past 12 months and all current and former Company customers. Card may not be extended, transferred, or substituted except that Company may substitute a card of equal or greater value if it deems it necessary. Card will be mailed to the participant via first class United States Mail or e-mailed within 30 days of receipt of the promotion form provided at presentation. Not valid in conjunction with any other promotion or discount of any kind. Offer not sponsored or promoted by VISA and is subject to change without notice prior to reservation. Except in the states of MD, NY and DC, where the gift card offer is limited to \$25. Offer not available in the states of CA, IN, PA and MI. Expires 10/31/24.

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Garage Sale: Multi 4 family's Huge BLOWOUT! Sat., Aug.24 at 1268 Edison Ave. at 10. ladies/men's clothing, men's /women's Nike sneakers, handbags, Michael Kors, Coach, jewelry, kitchen/housewares, dolls, men's sporting equipment & much more!

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One Bedroom for rent, 1,700 In Throgg Neck Landlord Pays heat, walk -In apartment with Separate entrance. Please call John Velez at New Directions Realty at 347-220-8131- Ex 1 Beige full size sofa couch for sale for \$350, bought in 07/23. Call Rosa 929-601-5714

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**The Pelham Parkway Neighborhood Association(PPNA)**will be hosting a BACK TO SCHOOL GIVEAWAY to the children of the community on SUNDAY August 25th at 2028 White Plains Road Bx NY 10462 starting at 1:00 pm.School Age Children must be present. This is on a first come first serve basis. Please be courteous and respectful on line Thank you.

Ministries, Co Zion Family Inc. @ ⊢u.. 222nd. 1⊃rla Gospel Tabérnacle, Bronx, NY Located Full . 222nd. Street, Bronx, NY Dr. Marla Bykes-Cooley, Pastor. L BACK -TO- SCHOOL BOOK-727 Ε. 10467. ANNUAL BACK -TO- SCHOOL BOOK-BAG GIVEAWAY, SATURDAY, AUGUST 31, 2024. TIME: 12:00 p.m. – 2:00 P.M. FREE BOOK BAGS: FIRST COME, FIRST TO GET. MUST BRING YOUR CHILD(REN) WITH YOU TO GET A FREE BOOKBAG!!!!! PRAYER REQUEST BOX OR PRAYER REQUEST IN THE MOMENT

Thank you to all who joined us for our August 17th Flea Market. Your support is greatly appreciated! **Brady Court Community** 

**Center** is excited to host another Flea Market on Saturday, September 7th from 10:00 AM to 4:00 PM. Come join us. It is an opportunity to learn more about our Center, to celebrate Community and support local chefs, bakers, artists and entrepreneurs. We will have delicious food, beverages and baked goods. There will be jewelry, toys, dolls, art work, candles, memorabilia, global items, plants, household goods, handcrafted & vintage items, collectibles, furniture and much more. 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 Place). For more information contact bradycoopboard@gmail.com or 917 819 5698.





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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



# PAN-SEARED TILAPIA

#### INGREDIENTS

- 4 (4 ounce) tilapia fillets
- salt and ground black pepper to taste
- <sup>1</sup>/<sub>2</sub> cup all-purpose flour
- 1 tablespoon olive oil
- 2 tablespoons unsalted butter, melted
- 1 tablespoon lemon juice, or to taste (Optional)

DIRECTIONS

Rinse tilapia fillets in cold water and pat dry with paper towels. Season both sides of each fillet with salt and pepper.

Place flour in a shallow dish. Gently press each fillet into the flour to coat and shake off any excess.

Heat olive oil in a large skillet over medium-high heat. Cook tilapia fillets in the hot oil, in batches if necessary, until fish flakes easily with a fork, about 4 minutes per side.

Brush melted butter onto the tilapia fillets in the last minute before removing from the skillet. Drizzle fillets with lemon juice.



#### BRONX SPECIAL WASTE DROP-OFF

The City of New York Department of Sanitation administers a "Special Waste Drop-Off" every Saturday and every fourth Friday of the month at Hunts Point Avenue and Farragut Street from 10 A.M. to 5 P.M. It is open only to residents and not commercial entities. At this location, you may dispose of batteries, motor oil, light bulbs, latex paint, car tires and electronics.

#### **ILLEGALLY PARKED VEHICLES**

We are trying our best to make headway with the never-ending saga of illegally passenger parked and commercial vehicles. If you see one or multiple, please jot down the make and model of the vehicle and kindly lodge the complaint with 311. Then, kindly call our office to give us the 311-service request number. This helps our staff and I follow-up with the 45th Precinct so that these vehicles are ticketed and hopefully towed in a timely manner. We thank you for your help and patience as we continue to tackle this issue.

#### SERVICE LINE PROTECTION PROGRAM

Property owners are responsible for maintaining water and sewer lines in and outside of their property. Repairs could cost tens of thousands of dollars when issues arise. The City of New York encourages all its property owners to enroll in the American Water Resources (AWR) program. AWR protects its customers from costly repairs that are often not covered by insurance companies. When you enroll, you will pay an extra \$84.84 annually for your water line and \$143.04 annually for your sewer line through your New York City of Department Environmental Protection water bill. To enroll, simply call (888) 300-3570.

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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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