



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

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





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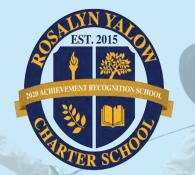
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north, cross country shopping center. \$185,900

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OUR OTHER LISTINGS!

LOCUST POINT - FOR SALE

OPEN HOUSE - SATURDAY 9/14 11:30-1:30

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a Culture of Peace." "Cultivating an International of Peace 2024 Dav Celebration. The Brahma Kumaris in the Bronx and the United Nations invite you to join us in this free, in-person event, at the Fordham University, Bronx Campus on East Fordham Road, in the McShane Building, First floor, Room 112, on Saturday, September 21; 4:00 – 6:00pm. Through conversations, sharing of spiritual wisdom, music, and refreshing meditation, а Spiritual Art display, we will together create peaceful love-filled moments, be inspired, and experience the essence and beauty of the peace that is the true nature of all of us. The event is being hosted by the Fordham University International Political Economy & Development Program (IDEP). Invite your friends and contacts and join us. We look forward to sharing these moments with you.

MOST CASH PAID FOR ANTIQUES , COLLECTIBLES, ARTWORK, COMICS, SPORTS CARDS, JEWELRY, GOLD, SILVER, WATCHES, COINS, CAMERAS, RECORDS, ETC. PLEASE CALL AARON 917-923-6580 FALL POSITIONS AVAILABLE. NURSE'S / CNA'S NEEDED. NORTHEAST BRONX NURSING HOME. RN SUPERVISORS. RN STAFF NURSES. 1199 LPN'S & CNA'S TIME, PART-TIME, PER DIEM. FULL PLEASESENDRESUMESTORESUME@ PELHAMPARKWAYNURSING.COM OR CALL 718-798-8600 1 Parking Space Available on Mahan Ave. (Between Roberts and Buhre) Secure in a Backyard. \$200 / Month. Call 917-445-0144 CD's for sale only \$2 Used \$6 New. Jazz, Soul, Rock, Classical call 917 915 0055 Mary's Garage Sale at **287**9 Lafayette Ave, Bronx, NY 10465. Open from 10am-3pm from Tuesday 9/17 thru Saturday 9/21. Furniture, tools, jewelry, and kitchen utensils. Many items from \$1.00 - \$5.00 Hollywood Garage Sale 725 Ave. Sat/Sun 9/14 & 9/15 10-4pm Country Club 1 bedroom apartment

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BRONX COMMUNITY BOARD 10 FULL BOARD MEETING

Now that our meeting season is in full swing, our Full Board a week away. On September 19th, kindly join us at Fort Schuyler House (3077 Cross Bronx Expressway) for our monthly Full Board meeting where we will vote on liquor licenses, street activity permits, and hear from the public and our elected officials. Consider stopping in and bringing a neighbor with you. The meeting begins promptly at 7 p.m.

SOLVENTS, AUTOMOTIVE, FLAMMABLE AND ELECTRONICS (SAFE) DISPOSAL EVENT

There will be a SAFE Disposal Event rain or shine on Saturday, October 26 from 10 A.M. to 4 P.M. at the Orchard Beach Parking Lot. At this popular annual event, you can dispose automotive products and electronics such as televisions, old cellular phones, and computers. You can also safely dispose medical products such as old medication and/or used medical devices. Household products such paint. as batteries, light bulbs, and pesticides are also accepted. Absolutely no appliances such as microwaves, air conditioners and vehicular tires are accepted.

COMMUNITY PRIORITIES

Each year the City of New York requires each Community Board to submit a list of capital and expense requests in its respective district for review. For example, Bronx Community Board #10 can suggest to the city to renovate an existing park, create a new park, or increase funding to the City Department of Transportation for road repair. If there is a particular city program that is successful and you would like its funding increased, let us know. An example of this is the Parks Department's tree and sidewalks program where high priority sidewalks damaged by a city tree are repaired. Please be advised that this process is now open, and you should submit your requests as soon as possible. You must be a resident of Community District 10 to suggest an item for our District Needs Statement. Requests are prioritized. You are to email us at bx10@cb.nyc.gov.

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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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