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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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•COW FEET: \$15

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5

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9

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2 pkg Ŝabrett Franks3 lbs Chicken Legs2 lbs Italian Sausage

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PLACE: 2921 GREENE PLACE BX, NY 10465

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MINESTRONE SOUP

INGREDIENTS

- 3 tablespoons olive oil
- 3 cloves garlic, chopped
- 2 onions, chopped
- 2 cups chopped celery
- 5 carrots, sliced
- 4 cups tomato sauce
- 2 cups chicken broth
- 2 cups water
- ½ cup red wine (Optional)
- 3 zucchinis, quartered and sliced
- 2 cups baby spinach, rinsed
- 2 cups fresh or frozen green beans, cut into 1
 ½-inch pieces
- 1 cup canned kidney beans, drained
- 2 tablespoons chopped fresh basil
- 1 tablespoon chopped fresh oregano
- salt and pepper to taste



- 1/2 cup shell pasta
- 2 tablespoons grated Parmesan cheese for topping
- 1 tablespoon olive oil

DIRECTIONS

Heat olive oil in a large stockpot over medium-low heat. Sauté garlic in hot oil until fragrant, 2 to 3 minutes. Add onion; cook and stir until translucent, 4 to 5 minutes.

Add celery and carrots; sauté for 1 to 2 minutes. Pour in tomato sauce, broth, and water; bring to a boil, stirring frequently. Add red wine; reduce heat to low.

Stir in zucchini, spinach, green beans, kidney beans, basil, oregano, salt, and pepper. Simmer until soup is heated through, 30 to 40 minutes.

Meanwhile, fill a medium saucepan with water and bring to a boil. Cook seashell pasta in boiling water, stirring occasionally, until tender yet firm to the bite, 7 to 8 minutes. Drain and set aside.

Place 2 tablespoons cooked pasta into individual serving bowls. Ladle soup over pasta and sprinkle with Parmesan cheese. Drizzle with olive oil to serve.



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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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Bronx Penny Pincher "A Neighborhood Tradition" Week Of 10/10/24 • www.bronxpennypincher.com

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ATTENTION ANIMAL OWNERS, POOR ANIMALS OF ST. FRANCIS, is offering low cost spay and neuter with a licensed veterinarian, also offering some free pet food for low income people. Marie leave message 718-822-6044.

Garage Sale Saturday Oct. 12, 9:00 - 3:00. 1623 Library Ave. (Country Club)

Huge Yard Sales, every Sat + Sun in October. 10 - 4:30pm (Weather Permitting) 1432 Crosby Ave. Lots of good stuff and prices

CITY FHEPS + Section 8. Apartments (1-3 BR) Available in the Bronx. For more info call Broker 914-918-5077 or 917-292-9353

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1 BR APT/Waterbury Pk. \$1775 MTH. Heat incl. No Pets/No Smoking. call 914-671-4795 avail immed

Garage Sale multi family Saturday October 12th 10:00 am 1268 Edison Avenue winter coats, nike, coach bags

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ABOUT OUR NEIGHBORHOOD CALENDER OF EVENTS! Do you have an event that is of interest to your neighborhood? 25 Excluding Yard & Garage Sales. We will print your event free of charge - ALL NON- PROFIT ORGAINZATIONS WELCOME!

Bronx Jewish Center: On the holiest day of the year, Yom Kippur evening Friday October 11th Kol Nidre services will begin at 6:00 pm. Traditionally, it is primarily centered on atonement and repentance. On Yom Kippur Day, Saturday October 12th services will start at 9:30 am with Yiskor being recited at 11:00 am..Yizkor, is a special memorial prayer for the departed . In this prayer, we implore G-d to remember the souls of our relatives and friends that have passed on. The Holiday will be ending at sunset on October 12th. No tickets needed. Services will be in Hebrew and English. Please join us. We look foward to celebrating the beautiful holiday with you. PLEASE RSVP to reserve your seat at BronxJewishCenter.org OR 718-812-1701 OR by email at rabbi@bronxjewishcenter.org

Thank you to all who joined us for our September 7th Flea Market. Your support is greatly appreciated! **Brady Court Community Center** is

excited to host another Flea Market on Saturday. October 26th 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.

"Neighborhood Updates"





Bronx Community Board #10 3165 East Tremont Avenue Bronx, NY 10461 (718) 892-1161 Bx10@cb.nyc.gov

BRONX COMMUNITY BOARD 10 GENERAL BOARD MEETING

Our monthly General Board meeting is on Thursday, October 17 in Co-op City. The address is 2049 Bartow Avenue, Room 31. Please come join us and bring a neighbor. We always a set a time to hear from the public about issues and concerns.

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 as paint, batteries, light bulbs, and pesticides are also accepted. Absolutely no appliances such as microwaves, air conditioners and vehicular tires are accepted.

MANDATORY COMPOSTING

Curbisde composting has begun citywide. You are to set out your food scraps and yard waste in a bin with a lid or in the brown DSNY bin with labels. Bronx Community Board 10 has all bin labels at our office for you. Kindly stop by to pick them up. As a reminder, do not compost trash such as diapers, personal hygiene products, animal waste, wrappers, non-paper packaging, and foam products.

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.

COMMUNITY NEWS F.Y.I. ABOUT OUR NEIGHBORHOOD!

Do you have a Special Event that is of interest to the neighborhood? PRINT IT IN THE BRONX PENNY PINCHER

FREE OF CHARGE

Send Your Community Events to: Community News Editor

PENNY PINCHER

3002 Middletown Road Bronx, NY 10461 Email: BxPP@aol.com Fax: 718.489.2895

All copy must be received by MONDAY, 2 WEEKS PRIOR to your event for that Thursday's Publication.

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EVENTS MUST BE FREE OF CHARGE

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