





## 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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•TRIPE HONEYCOMB: \$25

• BEEF STEW: \$40

• COW FEET: \$15

CC Boneless PORK CHOPS...Buy 1 pkg., Get 1 FREE

· Land O' Lakes BUTTER...Buy 1 pkg., Get 1 FREE

OSCAR MAYER BACON...Buy 1 pkg., Get 1 FREE

• GENOA SALAMI...Buy 1 lb., Get 1 FREE

# • CHICKEN LEGS: \$6 31B

CHICKEN WINGS: \$12

• PORK CHOPS: \$12 •CHOP MEAT: \$15

•BEEF STEW: \$24

•TURKEY WINGS SM.: \$30

• PORK CUTLETS: \$30

SPARE RIBS: \$12

## Natural Juice; Real Whole Fruit; No Fillings Jnbaked; Quick-frozen; 9"; Kosher; Vegar **NEW! Pre-Order Your PIES!**

 Apple - \$12.99 • Cherry - \$13.99 Strawberry Rhubarb; Blueberry •TURKEY WINGS SM.: \$21

APPLE LATTICE PIE - \$19.99 BOGO! Pre-baked • 10" • 8 Pre-cut Slices Caramel Apple Walnut - \$14.99





Marinated Meat and Seafood Available!

• CHICKEN THIGHS SKINLESS BONELESS: \$20

• GROUND SIRLOIN: \$35

GROUND CHUCK: \$25

GOAT MEAT: \$20

OXTAIL: \$50

• PORK CHOPS BONE IN OR BONELESS: \$20

# CADILLAC PLAN 2 lbs Chuck Filet

2 lbs Prime London Broil

2 lbs Chicken Cutlets

2 lbs Beef Stew

1 Whole Chicken (Custom Cut) 2.5 lb. Imitation Crabmeat 1 lb. Bacon

ALL THIS FOR \$6599

MOM

Baby Lobster Tails (202. avg.)

• JUMBO RAW SHRIMP: 1 lb. FREE (21-25ct.)

w/\$150+ retail purchase

**GROUND CHICKEN: 2 lbs. FREE** 

w/\$50+ retail purchase

London Broil (1")

LAND & SEA

lb. Chuck Chop lb. IQF Jumbo Shrimp

lb. Italian Sausage

SAK

1

\_

STOCK

PLANS:

LVEW

**BEST OF EVERYTHING** " Top Rnd London Broil

THIS IS INSANE!

**VARIETY PACK** 

1 lb Chicken Cutlets 2 lbs CC Pork Chops 2 lbs Chuck Chop 2 lbs Italian Sausage 6 lbs Chicken (2)

2 lbs Chicken Cutlets 2 lbs Spare Ribs 2 lbs CC Pork Chops 2 lbs Beef Stew 2 lbs Chuck Chop

lbs Chuck Chop **ALL THIS FOR** \$5999

**ALL THIS FOR** 

\$**49**99

**5 PEOPLE CAN** 

Ib Oven Roast Turkey **COLD CUT FEAST** 1 lb Hormel Ham

2 lbs Chicken Breasts

2 lbs Chuck Chop

2 lbs Sausage

1 lb Genoa Salami

2 lbs Chicken Legs

2 lbs Club Steak 2 lbs Shell Steak



2 lbs CC Pork Chops

\$2499

**ALL THIS FOR** 

6660

**ALL THIS FOR** \$1 9

we will be losing our place of business. GOOD NEWS: The NEW Giordano's BIG G will be BIGGER AND BETTER! Stay Tuned! Dear Customers: After more than 30 years in this location,

## lbs Shell Steak lbs Beef Stew lbs CC Pork Chops lbs Chicken (2) lbs Chuck Chop 3 lbs Beef Stew 2 lbs Chicken Cutlets 3 lbs CC Pork Chops 2 lbs Sirloin Chopmeat **ALL THIS FOR** \$55%

**EAT FOR 5 DAYS** 

your support and we look forward to continuing to serve you! BEST OF THE BRONX BUTCHER 2024! Thank you for all hanks to YOU, our Loyal Customers, we WON





5

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Fried Shrimp with FF or BK potato **7 pieces 11.95**BBQ Shrimp w/ Rice or BK Potato **7 pieces 11.95**Cajun HOT Shrimp w/ Rice or BK Potato **7 pieces 11.95**Broiled Shrimp w/ BK Potato **7 pieces 11.95**Stuffed Flounder & Fried or Broiled Shrimp **3 pieces 17.95**Fried Shrimp **5 pieces** & Fried Flounder **2 pieces** w/ BK potato **12.95**Shrimp Parm w/ Linguini **5 pieces 11.95**Chicken Parm w/ Linguini **12.95**Broiled Shrimp & Broiled Flounder w/ BK Potato **12.95**All specials come with salad & garlic bread





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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

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1 bedroom, new kitchen, & bathroom, hardwood floors! First floor. NO PETS, NON SMOKER INCLUDES HEAT & HOT WATER!

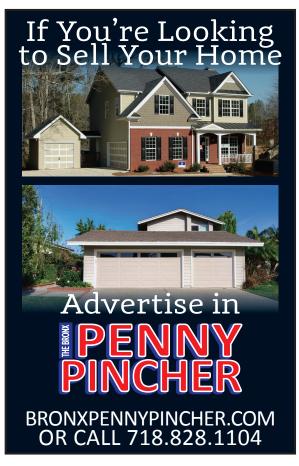


#### **COUNTRY CLUB - FOR RENT**

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THIS DETACHED MOVE IN CONDITION CORNER OASIS IS NESTLED IN THE EDGEWATER PARK COMMUNITY & RIGHT ACROSS FROM PARKING LOT, LAYOUT: FRONT YARD & SIDE YARD FOR ENTERTAINING & BBQ COOKING PLUS LOVELY VEGETABLE GARDEN. ENTRANCE FOYER, LIVING RM, EIK WITH STAINLESS STEEL APPLIANCES & BACK SPLASH PLUS FITS TWO CHAIRS FOR DINING, DINING RM WITH BUILT IN CABINETS FOR

PLENTY OF STORAGE, 2 BR'S (JACK/JILL STYLE) & FULL BATHROOM. 2ND FLOOR: PRIMARY BEDROOM WITH CATHEDRAL CEILINGS & SKYLIGHT (CAN PUT 2ND BATHROOM) PLUS WALK IN CLOSET & TWO ADD'L CLOSETS. BASEMENT - ADDITIONAL STORAGE, WORKSHOP AREA, HEATING SYSTEM & LAUNDRY -WITH ACCESS DOOR TO YARD. NEW HOT WATER TANK, 2-ZONE HEATING, NEW ROOF, ELECTRIC, ANDERSON WINDOWS, SUN SETTER AWNING WITH SCREENS & LIGHTS & OUTSIDE STORAGE CLOSET. ENJOY THE MANY AMENITIES THIS COMMUNITY OFFERS...\$455,000 W/ SHARES INCLUDED.



#### **EDGEWATER PARK, CO-OP**

THIS IS A GREAT OPPORTUNITY FOR A CONTRACTOR/ CARPENTER TO CREATE THEIR MASTERPIECE & CALL HOME "A HANDYMAN SPECIAL" - SELLING "AS IS" - CASH DEALS ONLY - OR OWNER WILL HOLD A MORTGAGE. LAYOUT: ENTRANCE FOYER, EIK, LIVING ROOM, BEDROOM OR CAN BE

USED AS A FORMAL DINING ROOM W/WATERVIEW, PLENTY OF CLOSETS FOR STORAGE AND BATHROOM. 2ND LEVEL: PRIMARY BEDROOM WITH WATERVIEW. BASEMENT FOR ADDITIONAL STORAGE -UTILITY ROOM - LAUNDRY ROOM - WORKSHOP AREA AND ADDITIONAL ROOM. PLUS YARD FOR ENTERTAINING AND BBQ'S - DRIVEWAY FOR PARKING. ENJOY THE MANY AMENITIES THIS COMMUNITY HAS TO OFFER...\$265,000 W/ SHARES INCLUDED



#### **BRONX, NY 10465**

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WATER VIEWS. 2-ZONE PLUS BASEMENT FOR STORAGE WITH ACCESS TO YARD -HEATING AND YARD FOR ENTERTAINING..REDUCED \$469,000 W/ SHARES INCLUDED



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**BACK ON MARKET - EDGEWATER PARK CO-OP** 

THIS RANCH STYLE UNIT IS A MUST SEE - WITH POTENTIAL FOR 2ND FLOOR TO EXPAND. LAYOUT FEATURES: ENTRANCE FOYER WITH UTILITY CLOSET - EAT IN KITCHEN, LIVING ROOM WITH SLIDING DOORS TO DECK FOR ENTERTAINING AND BARBECUE'S, DINING AREA, PRIMARY BEDROOM AND BATHROOM WHICH HAS TWO DOORS TO ACCESS, HAS **BATHROOM** 

SKYLIGHT, LAUNDRY IN CLOSET, STORAGE NEED LADDER-PLUS DRIVEWAY FITS 3 CARS - PLUS ENJOY FISHING OFF THE DOCK AND THE MANY AMENITIES THIS COMMUNITY HAS TO OFFER ON PREMISES...\$265,000 W/ SHARES INCLUDED

PLEASE INQUIRE ABOUT CO-OP KNOCKDOWN + LOT AVAILABLE





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Don't miss the massive garage sale at 1601 Ohm Ave, showcasing a wide range of name brand clothing, shoes, and accessories like Jordans, Gucci, and Ferragamo, in new and gently used condition. There will be a large selection of new, tagged clothing in small to medium sizes for young women. You'll also find a Peloton, electronics, and a host of other items. This will take place rain or shine! Saturday 11/16 and Sunday 11/17 10am-3pm

EL VALLE TÍPICO RESTAURANT The best Dominican food and mofongo in town 849 castle hill ave, Bronx NY 10473 718-239-9102 www.elvalletipico.com 3 BR Apt for rent, P. Bay, Private House, Backyard, \$2,750 including heat, G&E, Call 646-294-1211

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MOST CASH PAID FOR ANTIQUES, COLLECTIBLES, ARTWORK, COMICS, SPORTS CARDS, JEWELRY, GOLD, SILVER, WATCHES, COINS, CAMERAS, RECORDS, ETC. PLEASE CALL AARON 917-923-6580



# ABOUT OUR NEIGHBORHOOD CALENDER OF EVENTS! Do you have an event that is of interest to your neighborhood? 25 2 Excluding Yard & Garage Sales. We will print your event free of charge - ALL NON- PROFIT ORGAINZATIONS WELCOME!

Thank you to all who joined us for our October 26th Flea Market, Your support is greatly appreciated! Brady Court Community Center is excited to host a Holiday Food, Craft & Collectibles Market on Saturday, November 16th 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, dolls. art work. candles. memorabilia, global items, plants, household goods, handcrafted

& vintage items, collectibles, gift items and much more. It will be great opportunity to support local small businesses, do some affordable shopping, make a dent in your holiday shopping, have fun and find bargains and treasures! We look forward to welcoming you, sharing information and building Stop by, you'll be community. glad you did! We are located at 768 Brady Avenue, Bronx, NY 10462 (corner of Holland Avenue and Antin Place). For more information bradycoopboard@gmail. contact com or 917 819 5698.



#### **Pour The Perfect Sip Every Time**

Our experts handpicked this highly acclaimed collection to pair perfectly this holiday season. Uncork **12 bottles with bonus gifts for just \$79.99** (plus \$19.99 shipping and tax on your first case – free shipping on all future cases) as your introduction to the Omaha Steaks Wine Club – saving you \$160.

Then, look forward to 12 new selections every three months and enjoy a \$25 Omaha Steaks E-Reward Card with each future club case. You'll also save 10% on every 12+ bottle purchase and get free shipping every time you order. There's no commitment to continue and every bottle comes with our 100% guarantee.



\$74.97 total value

**95-Pt California Cabernet** Shroud Mountain 2022 (x2)

**92-Pt Aussie Favorite** The Black Stump 2022 (x2)

**90-Pt Spanish Gran Selección** Ermita de San Lorenzo 2018 (x2)

**94-Pt Italian Primitivo**Pillastro Primitivo 2022 (x1)

Argentine Star's Red Blend HJ Fabre Assemblage 2023 (x1)

Gold-Medal Rhône Blockbuster

Benedictus de Vatican 2023 (x1)

Our #1 Portuguese Red Aluado 2023 (x1)

Gold-Medal Bordeaux Château Les Aubitriés 2022 (x1)

98-Pt Super Tuscan Saracosa Governo 2023 (x1)

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\*Only \$27.99 (reg. \$39.99), plus \$5.99 shipping & handling. Satisfaction completely guaranteed. This gift ships in December at the peak of freshness. Order by Dec. 18, 2024 for GUARANTEED Christmas delivery. AZ, CA, TX & LA order by Dec. 12, 2024.

SINCE 1947 - HALE GROVES, VERO BEACH, FL 32966

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### "Neighborhood Updates"





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

#### BRONX COMMUNITY BOARD 10 FULL BOARD MEETING

Can you believe it is November? Our final Full Board and Public Hearing for the year is on Thursday, November 21 at 7 p.m. at 3573 Bruckner Boulevard at the Greek American Institute auditorium. Please join us and bring a neighbor. You are more than welcome to speak as a member of the public in our public gallery session on any issue or concern you have.

## NYC HUMAN RESOURCES ADMINISTRATION AT CB 10!

On certain Thursday's from 10 A.M. to 3 P.M., our office has a City of New York Resources Administration Human (HRA) liaison that will assist you with and/or applying recertifying **Supplemental** Nutrition **Assistance** Program benefits (SNAP). To meet with the NYCHRA liaison, you must call us at to (718)892-1161 schedule appointment. SNAP benefits help put food on the table for needy families. If you are a family of four, your annual gross income cannot exceed \$34, 452 to meet eligibility. For the appointment, you should bring identification and any income documentation from the previous tax year.

#### **DID YOU KNOW?**

If you enroll in autopay for your next water bill, the City of New York will reduce the bill by \$50. While this a one-time reduction, it may be helpful to you. Consider enrolling in autopay by logging onto your NYCDEP online account or you may call (718) 595-7000.

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### 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.

The Bronx Penny Pincher reserves the right to refuse any copy that is not in the best interest of the community.

#### EVENTS MUST BE FREE OF CHARGE

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