



# 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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#### 4

JUMBO SHRIM ON ICE ¢099		(21b Bag	Large Shrimp (31-40ct.)	DAY. Colossal (under 12)	Medium (61-70ct.)         \$8.99lb           Medium (61-70ct.)         \$8.99lb           Large (31-40ct.)         \$9.99lb           Immbo (71-25ct.)         \$11.90lb	Extra Jumbo (16-20ct.)	S: \$6         BABY LOBSTER TAILS           GS: \$12         1 oz. Avg.           SSM: \$21         2 oz. Avg.	<b>LOBSTER TAILS</b> 3 oz. Avg.	\$15         4 oz. Avg         \$9.99 each           5 oz. Avg         \$12.99 each           6 oz. Avg         \$15.99 each	8 oz. Avg	.99 dozen CRAB LEGS (6-9ct.) \$39.99lb	<b>99</b> (9-pack) <b>JUMBO SNOW CRAB</b> (Clusters)\$ <b>19.99</b> lb <b>99</b> (pack) <b>IMITATION CRAB</b> (2 1/2 lb)\$ <b>12</b> ea.		29.99 hox   CALAMAKI (IUDES, 2 1/2 10)
Holiday Deals on	Meat and Seafood:		FREE Delivery 7 Days a Week Pick-up/Curbside		FREE 2 Ibs. GROUND CHICKEN	5LB DEALS! 3LB DEALS!	\$40 MB: \$25	15 TS: \$30 35 SM.: \$30	•OXTAIL: \$50     •CHOP MEAT: \$15     •GOAT MEAT: \$20     •GROUND CHUCK: \$25     Marinated Meat & Seafood Available	• CHICKEN THIGHS SKINLESS BONELESS: \$20 • PORK CHOPS BONE IN OR BONELESS: \$20	JUMBO SHELL FISH SEA Fresh Clams\$9.99 dozen	PS Stuf B Cooked Cl	(U10) Mussels (Frozen)\$3.99lb Green Shell Mussels\$14.99 (2lb box)	Breaded Shrimp (3lb.)\$29.99 box
49 Years of Serving the Highest Quality Foods!	E-Z PEEL SHRIMP (16-20ct.) FREE	FODDS with \$150+ purchase 1554 Paulding Ave Bronx nv 10	Your Neighborhood Butcher, 7 Days a Wee 718–892–7798 MON–SAT.: 7 A.M.–7 P.M.	YOUR HOLIDAY ORDERS	Fresh Turkeys Prime Rib of Beef Spiral Ham Filet Mignon Roast	BONELESS FISH PORTIONS	Salmon Fillet (8oz.) <b>\$14.99lb</b> Swai Fillet (7-9oz.) <b>\$4.99lb</b> Fillet of Sole (4oz.) <b>\$6.90lb</b>	Tilapia Fillets (5-70z.)\$6.99lb	Super Jumbo Bacalao\$18.991b Large Salted Pollack\$9.991b	Cod Fillet (11b. pkg.)\$14.991b Pollack Fillet (11b. pkg.)\$7.991b	CARIBBEAN RED SNAPPER (1-2lbs.)\$12.99lb	LAND & SEA1 lb. Italian Sausage1 London Broil (1")2.5 lb. Imitation Crabmeat2 Baby Lobster Tails (202, arg.)1 Whole Chicken (Custom Cut)		



# Celebrating our **42nd year** with a **real wild** shrimp special with **1990s prices!**



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 Sprices
 MENU

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 Cajun HOT Shrimp w/ Rice or BK Potato 7 pieces 11.95

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 Stuffed Flounder & Fried or Broiled Shrimp 3 pieces 17.95

 Fried Shrimp Parm w/ Linguini 5 pieces 11.95

 Shrimp Parm w/ Linguini 7 pieces 11.95

 Chicken Parm w/ Linguini 12.95

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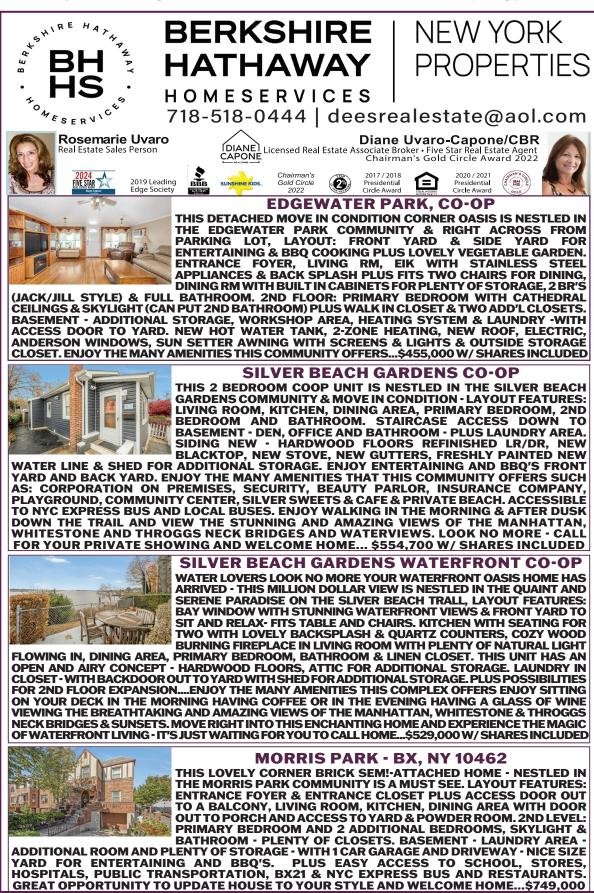
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**90-Pt Spanish Gran Selección** Ermita de San Lorenzo 2018 (x2)

**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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> Computer repair upgrade and troubleshooting. Call James 646-281-4475 or 718-324-4332



**Pelham Parkway Neighborhood Association Toy Giveaway:** Its Coming!! Spread The Word! Pelham Parkway's Annual Toy Giveaway and Photos with Santa will be held on Saturday Dec.21 starting at 12 noon at Pelham Parkway Vision located at 731 Lydig Ave. Bx NY 10462. All children MUST be accompanied by an adult. Please Join us for this fun event! We look foward to seeing you on Saturday Dec.21st at noon.

Thank you to all who joined us for our 2024 events. Your support is greatly appreciated! Brady Court Community Center is excited to host a Holiday Market on Saturday, December 14th 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, gift items and much more. It will be a 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 will have free pictures with Santa from 12 noon to 2 pm. We will have free gifts, books and treats for the

children all day. 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.

Light Up The World: Love is Always the Answer," a Season of Light Celebration. The Brahma Kumaris in the Bronx and the Fordham University Campus Ministry invite you to join in this free, in-person event, at the Fordham University, Rose Hill Campus on East Fordham Road, in the McShane Building, First floor, Room 112, on Saturday, December 14, 2024; 3:30 -5:30pm. Please Join Us in a celebration filled with joy. love, peace, and with a vision of hope for the world. Through enlightened sharing, artistic expressions, music, reflection and meditation, we'll together create and experience the true meaning and spirit of the Season of Light. We look forward to sharing these moments with you. Refreshment will be served. Registration is necessary. To register, contact Carmen Palmer at 917-742-9819 or bkbronx2.ny@gmail.com



## 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 Human Resources Administration (HRA) liaison that will assist you with applying and/or recertifying for Supplemental Nutrition Assistance Program benefits (SNAP). To meet with the NYCHRA liaison, you must call us at (718) 892-1161 schedule to an appointment. SNAP benefits help put food on the table for needy families. If vou 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 documentation income 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.

## NYC NEEDS EMERGENCY SNOW

## LABORERS

New York City may have a very active snow season judging by the recent cold weather. The City of New York is hiring snow laborers who will shovel out bus stops, step streets and other locations throughout the city. Snow laborers will be paid \$18.54/hour and \$27.81/hour after the first 40 hours worked in a week. If you or someone is interested, kindly should register for an application appointment at nyc.gov/snow. You must be over 18 years of age. 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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