





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.



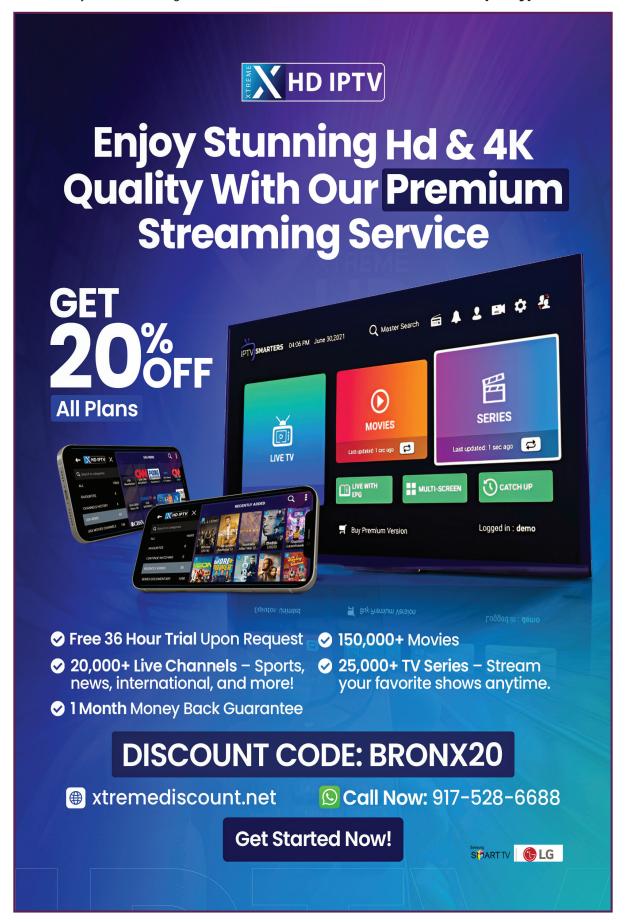
Jessica Coen

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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Sale items limited 1 per family unless otherwise noted. Items & prices effective in this store only.

SALE STARTS FRIDAY MAR 14 THRU MAR 20

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THIS STUNNING UNIT BOASTS AN OPEN AND AIRY CONCEPT - WITH BREATHTAKING WATER VIEWS TO ENJOY...FLOOR PLAN: FRONT YARD - ENTRANCE FOYER, BRAND NEW KITCHEN CAN FIT TABLE FOR TWO - W/QUARTZ COUNTERS - WALK IN PANTRY ROOM, DINING AREA, LIVING ROOM WITH WATER VIEW AND POWDER ROOM. 2ND LEVEL: PRIMARY BEDROOM WITH BRAND NEW BATHROOM - 2 ADDITIONAL BEDROOMS AND 4TH ROOM DEN/OFFICE/BR WITH

SPECTACULAR WATER VIEWS. PLUS LARGE BASEMENT FOR STORAGE WITH ACCESS TO YARD -2-ZONE HEATING & YARD FOR ENTERTAINING. ENJOY THE BEACH AND DOCK - YOU CAN GO FISHING - AND TAKE A WALK TO LOOK AT THE BEAUTIFUL VIEWS OF THE WATER AND BRIDGE. ENJOY THE MANY AMENITIES THIS COMMUNITY HAS TO OFFER...\$459,000 W/ SHARES INCLUDED



EDGEWATER PARK. CO-OP

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 FÖYER, 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



COUNTRY CLUB - BX, NY 10465

THIS 1 FAMILY CORNER DETACHED HOME NESTLED IN A COUNTRY LIKE SETTING IN THE COUNTRY CLUB COMMUNITY IS A MUST SEE. LAYOUT FEATURES: ENTRANCE FOYER W/CLOSET, LIVING ROOM WITH FIREPLACE. WITH DOOR TO ENCLOSED SCREENED PORCH IDEAL FOR SERENE MORNING COFFEE OR LEISURELY EVENING RELAXATION, EIK W/DOOR OUT TO YARD AND FDR, PLUS BUILT-INS. 2ND LEVEL: PRIMARY BEDROOM WITH PLENTY OF

CLOSETS, 2ND BEDROOM AND BATHROOM FEATURING A REJUVENATING JACUZZI TUB FOR RELAXATION, BASEMENT FOR ADDITIONAL STORAGE, HEATING SYSTEM & LAUNDRY - 1 CAR GARAGE & DRIVEWAY - PLUS LOVELY YARD PERFECT FOR HOSTING BBQ'S & GATHERINGS. THIS HOME HAS POTENTIAL FOR FUTURE EXPANSION AND TRANSFORMATION INTO YOUR PERSONALIZED DREAM HOME & MASTERPIECE - INCLUDES LOTS 283 & 284...\$699,000



SILVER BEACH GARDENS, CO-OP

THIS 2 BEDROOM COOP UNIT IS NESTLED IN THE SILVER BEACH GARDENS COMMUNITY & MOVE IN CONDITION LAYOUT FEATURES: LIVING ROOM, KITCHEN, DINING AREA, PRIMARY BEDROOM, 2ND BEDROOM AND BATHROOM.STAIRCASE ACCESS DOWN TO BASEMENT- DEN, OFFICE AND BATHROOM PLUS LAUNDRY AREA. SIDING NEW - HARDWOOD FLOORS REFINISHED LR/DR, NEW BLACKTOP, NEW STOVE, NEW GUTTERS, FRESHLY

PAINTED NEW WATER LINE & SHED FOR ADDITIONAL STORAGE. ENJOY ENTERTAINING AND BBQ'S FRONT YARD AND BACK YARD, ENJOY THE MANY AMENITIES THAT THIS COMMUNITY OFFERS SUCH AS: CORPORATION ON PREMISES. REDUCED...\$495,000 W/ SHARES INCLUDED

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Icahn Charter Schools Announces Applications For Children Entering Kindergarten – 8th Grade In September 2025











As of Monday, November 18, 2024 – Tuesday, April 1, 2025 we will be accepting applications for students entering Kindergarten – 8^{th} grade in September 2025. Each grade has two (2) classes of eighteen (18) children in each class. Our middle schools serve students in 5^{th} – 8^{th} grades. All of the Icahn schools service students to the 8^{th} grade.

You are invited to apply on-line, download an application, or pick up an application at the following addresses:

Icahn Charter School #1, 1525 Brook Avenue, Bronx, N.Y. 10457, District 9 Icahn Charter School #2, 1640 Bronxdale Avenue, Bronx, N.Y. 10462, District Icahn Charter School #3, 1500 Pelham Pkwy S., Bronx, N.Y. 10461, District 11 Icahn Charter School #4, 1500 Pelham Pkwy S., Bronx, N.Y. 10461, District 11 Icahn Charter School #5, 1500 Pelham Pkwy. S., Bronx, N.Y. 10461, District 11 Icahn Charter School #6, 1701 Fulton Avenue, Bronx, N.Y. 10457, District 9

Icahn Charter School #7, 1535 Story Avenue, Bronx, N.Y. 10473, District 8
1695 Seward Avenue, Bronx, N.Y. 10473, District 8
Visit the NYC Charter Schools Center website:



https://icahncharterschools.schoolmint.net/signin

1776 Mansion St., Bronx, N.Y. 10460, District 12

https://www.icahncharterschools.org/

The application period begins Monday, November 18, 2024. All applications must be received in the office by 5:00 PM on Tuesday, April 1, 2025 (Web & Paper Application). The lottery will be held on Tuesday, April 8, 2025. All parent / guardian notification letters will be mailed out on Monday, April 14, 2025.

Icahn Charter Schools 718-794-2355 Lawford Cunningham, Superintendent Richard Santiago, Deputy Superintendent Yalitza Vasquez, Superintendent



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Open House March 20 9-11 a.m. & 1-2 p.m. April 1 9-11 a.m. & 1-2 p.m.

Apply Now for the 2025-2026 School Year

www.straymondelementary.org/online-application

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Throggs Neck 1 BR, all utilities included \$1,800 / Throggs Neck studio, all utilities includ. \$1,450 / Yonkers by Bronx River 2 BR, Heat + Hot water includ. \$2,700 Neg. / 1-3 BR's Available in different areas / all programs welcomed / Call Broker 914-918-5077 or 917-292-9353

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1 BR-Small APT. - Throggs Neck \$1775/MTH. Utilities Extra. No Pets. No Smoking. No Brokers-no texts. Call 914-671-4795

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West 256 Riverdale avenue 2Bd 1Ba move in ready Mt. \$1,133 corner / sun fill Adj. school shopping and trans. \$264,000 Call Petra Olan 917-415-9657

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

COMPUTER REPAIR UPGRADE AND TROUBLESHOOTING. CALL JAMES 646-281-4475 OR 718-324-4332

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!

CRUGER AVENUE SYNAGOGUE WELCOMES ALL TO PURIM FEST '25. Help celebrate this truly joyous Jewish holiday. Partake in an interactive reading of the Megillah. Then eat, drink and feast! Enjoy sushi, lox and bagels, all kinds of salads and traditional Hamentaschen pastry. Costumes encouraged for kids of all ages. Gifts for everyone. IT'S ALL FREE OF CHARGE! Friday, March 14, beginning at 10 am. Cruger Avenue Synagogue, 2222 Cruger Avenue, Bronx, NY 10467. www.crugeravenuesynagogue.org; email: synagoguecruger1@gmail.com.

Brady Court Community Center is excited to host a Flea Market on Saturday, March 22nd 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, 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.

Pelham Parkway Neighborhood Association hosts "A History of Pelham Parkway" Come join us for a fascinating journey through the history of Pelham Parkway! This in-person event will take place at Bronx House,990 Pelham Parkway South, Sunday March 23rd at 2pm ,where noted Bx Historian Angel Hernandez will explore the rich heritage of our community. Discover how Pelham Parkway has evolved over the years and learn about the people and events that have shaped our neighborhood. Don't miss this unique opportunity to connect with your neighbors and delve into the past of Pelham Parkway!

The Jeanne Jugan Residence is in need of NEW gifts of jewelry, perfumes, toys, games, tagged clothing, accessories, household items, gift certificates etc. (items must be new) that can be used for our giftshop, resident gifts, and Annual Christmas Bazaar. Please contact Joanne at 347-329-1800 to arrange a drop off or any questions you have regarding gift certificates etc. Packages should be wrapped and sealed with attention to Joanne/Giftshop. Your donations will help support the Little Sisters of the Poor and their mission to the elderly poor of our community. God Bless you for your past and continued generosity.

AECI 2 -

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The culture of AECI 2 school is driven by our commitment to the school's Core Values:

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RESPECT •

For the 2024-2025 school year, AECI 2 provides students with a rigorous program including Computer Science, Coding, Microsoft Office, Robotics, Virtual Enterprise, 3D Printing and Web Page Design.

Application Deadline is March 24th, 2025 Lottery Date is April 1st, 2025

The mission at AECI 2 is to create a rigorous college-prep program with the necessary skills, knowledge and practical experience to pursue college and/or a career in computer engineering and innovation industries. AECI 2 emphasizes science and math, effective communication and critical thinking skills through a standards-based curriculum while offering classes like Intro to Computer Science, Coding, Microsoft Office Suite Certification, Robotics, Virtual Enterprise and 3-D Printing. They also have sports teams, after-school activities and student clubs.

OPEN HOUSE INFORMATION

 TUE November 19th
 5:00pm - 7:00pm

 WED December 4th
 5:00am - 7:00pm

 TUE February 4th
 5:00pm - 7:00pm

 WED March 5th
 5:00pm - 7:00pm

 SAT March 8th
 10:00am - 1:00pm

 SAT March 15th
 10:00am - 1:00pm



Charter High School



aeci2charterhs.org (646) 741 - 7470 ichooseaeci2@aecicharterhs.org
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If you owe more than \$10,000 in credit card or other unsecured debt, see how National Debt Relief can help resolve your debt for a fraction of what you owe.

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NO UPFRONT FEES

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We'll resolve your debt as quickly as possible so you can finally start living the life you want.

I am so happy with National Debt Relief. They just resolved one account and saved me over \$11,000. They keep me in the loop and work with me to get the most savings. II

-Cheryl (Trustpilot review)



SEE HOW MUCH YOU COULD SAVE +1 (855) 901-8783











"Neighborhood Updates"





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

CON EDISON'S ENERGY AFFORDABILITY PROGRAM

You may automatically qualify for a discount on your monthly energy bill if you receive assistance from programs such as the Home Energy Assistance Program **Supplemental** Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), Temporary Aid to Needy Families (TANF) or Safety Net Assistance (SNA). However, you must personally enroll if you are on Medicaid, Federal Public Housing Assistance or receive a Veterans Disability or Survivor's Pension. You also must enroll if you are a **Telephone** Lifeline Service **Program** subscriber (Lifeline). To apply, you may visit https://www.coned.com/en/. You also have the options of picking up an application or having one mailed directly to you.

NYC HUMAN RESOURCES ADMINISTRATION AT CB 10!

Almost every Thursday 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 for recertifying and/or for **Supplemental Nutrition** Assistance Program (SNAP). To meet with the NYCHRA liaison, you must call us at (718) 892-1161 to schedule an 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.

FREE SMOKE ALARM INSTALLATION

The American Red Cross in partnership with the City of New York Fire Department and FDNY Foundation will install a smoke alarm in your household for free. Smoke alarms save lives. Please take advantage of this wonderful resource. For information and how to apply, please visit www.redcross.org/sound-the-alarm.html. If you do not have access to a computer or smart phone, you may visit our office so that we can assist you. We are open Monday through Friday from 8 a.m. to 4 p.m. We are located at 3165 East Tremont Avenue.

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.

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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