



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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3 lbs Chicken Breasts
2 pkg Sabrett Franks
3 lbs Chicken Legs
3 lbs Chuck Chop
3 lbs Chuck Chop 14 **ALL THIS FOR** \$**70**99 Italian Sausage - \$4.99 lb. NEWI Chicken Kabob - \$3.50 FEAS Shrimp Kabob - \$5.99 1 LB. OVEN NUMBER OF A SALAMI 1 LB. GENOA SALAMI 1 LB. OF AMERICAN OR SWISS 1 LB. OF AMERICAN OR SWISS 2 Ibs Chuck Filet2 Ibs Prime London Broil2 Ibs Chicken Cutlets2 Ibs Beef Stew 2 Baby Lobster Tails (202. avg.) Pork Kabob - \$3.50 2 Ibs Chicken Legs 1 lb. Ćhuck Chop 1 lb. IQF Jumbo Shrimp 1 lb. Italian Sausa*g*e 3 lbs Spare Ribs2 pkg Sabrett Franks3 lbs Chicken Legs2 lbs Italian Sausage Ibs Shell Steak Ibs Club Steak CUT Ib Chicken Cutlets FAMILY PACK **ALL THIS FOR** l London Broil (1" LB. HORMEL HAM \$**29**99 LAND & SEA COLD F0003 2 2 S S

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WATERMELON SALAD WITH FETA



INGREDIENTS

- 3 tablespoons olive oil
- 2 teaspoons white balsamic vinegar
- 1/2 teaspoon kosher salt
- 8 ounces grape tomatoes, halved
- 3 cups arugula
- 1 cup sliced red onion
- 2 pounds watermelon, cubed
- 4 ounces feta cheese, cut into 1/4-inch cubes

DIRECTIONS

Melt butter and oil in a skillet over medium-high heat. Add mushrooms, season with salt, and saute, stirring occasionally, until they turn golden brown, 5 to 10 minutes.

Add onion and ground beef. Cook, stirring, until meat is browned and crumbly, and onions

turn soft and translucent, about 5 minutes. Season with black pepper and cayenne.

Stir in minced garlic and flour, and cook for 1 minute.

Pour in vodka and allow to evaporate, about 30 seconds. Stir in beef broth and water and bring to a simmer. Cook, stirring occasionally, for 10 minutes.

Reduce heat to medium, and mix in noodles. Cover with a tight-fitting lid and simmer for 5 minutes. Uncover and stir thoroughly. Cover again and cook until noodles are just tender, about 3 minutes. Cooking time may vary based on which brand and shape of egg noodle you use. If the pan gets too dry before the noodles are cooked through, add more broth.

Once noodles are cooked, reduce heat to low, and stir in sour cream. Serve immediately with additional sour cream and green onions or chives if so desired.

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Selling my home with Liz Buys Houses was a game-changer! Their expertise and support throughout the process were unparalleled. I couldn't have asked for a smoother sell. KUDOS to this amazing team! ??

-Michael Beck

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Throggs Neck - 2 Bedroom Apt. for Rent. Newly done. Nice Area. Eat-In Kitchen, Wood Floors, Small Pet Ok, Adults Preferred. Parking Spot included. Near Bus, Deli, Laundromat, All Highways, Beach Clubs. \$2,600 Monthly. Rose (RHR) (917) 569-6644.

KLH Kendall f2 high end tower speakers slightly used half price @ \$999.00 Amazing sound and brand-new appearance. Biamp Dimensions (HxWxD): 41"x12 -3/4"x19" Pick up Bronx 10462 Questions - atm1955@aol.com

For Sale 2008 Mercedes Benz E350, \$5,000 Negotiable. Also I have household goods, all brand new, you name it, I got it. Call 646-833-5343.

Yard Sale, 3282 radio, Bronx, NY. Saturday June 21st. Only. 10 am till 1 pm. Jewelry, homegoods, toys, clothes curtains, etc. 1 BR - Small APT.- new bthrm, new appliances, hardwd flrs. Throggs Neck \$1775/MTH. Utilities Extra. No Pets. No Smoking. - No texts.. Call 914-671-4795.

Multi Family Yard Sale, Sat 6/21 Sun 6/22 10AM-4PM, 3060 Otis Ave Bx 10465. Household & baby items, ladies clothing, electronics.

Yard Sale: We're back! Sat 6/21-Sun 6/22. 9am-2pm. E Tremont Ave between Miles-Lawton

Yard Sale Saturday June 21st & Sunday June 22nd 1:00PM - 8:00PM 1723 JARVIS AVE. BRONX, NY 10461

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YARD SALE Saturday, June 21 9am to 3pm 2924 Lafayette Avenue Bet: East Tremont & Edison Ave Lots of home goods, clothing, shoes & other items

YARD SALE Sat 6/21 8am-4pm ,4181 E Tremont Ave. Clothes, Electronics, Furniture, Household Stuff, A Little of Everything Come See...



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.

Thank you to all who joined us for our May 31th event. Your support is greatly appreciated! **Brady Court Community Center** is excited to host a Flea Market on Saturday, June 21st

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.



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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)



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BRONX SPECIAL WASTE DROP-OFF The City of New York Department of Sanitation administers a "Special Waste Drop-Off" every Saturday and every fourth Friday of the month at Hunts Point Avenue and Farragut Street from 10 A.M. to 5 P.M. It is open only to residents and not to commercial entities. At this location, you may dispose of batteries, motor oil, light bulbs, latex paint, car tires and electronics.

SUMMER ADJOURNMENT

The month of June is the last month of our meeting season. While our public meetings are on a brief hiatus for the summer, our District Office remains open every weekday from 8 a.m. to 4 p.m. Should you have questions or a complaint to lodge in the community, our staff and I will be eager to address them for you. At our office, you can apply for resources such as property tax exemptions, public benefits, or simply pick-up flyers and literature from our city agencies and/or nonprofit organizations. We hope everyone has a restful summer among loved ones.

<u>NYC HUMAN RESOURCES</u> <u>ADMINISTRATION AT CB 10!</u>

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 recertifying for **Supplemental** and/or Nutrition Assistance Program benefits (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.

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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