



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

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⁶⁶ 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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Thank you to all who joined us for our June 21st event. Your support is greatly appreciated! Brady Court Community **Center** is excited to host a Flea Market on Saturday, July 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, 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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If you were involved in Personal Injury or Car Accident that you need to be treated for? Then please contact us now!

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GREEK PASTA SALAD



INGREDIENTS

- ¹/₂ cup olive oil
- ¹/₂ cup red wine vinegar
- 1 ¹/₂ teaspoons garlic powder
- 1 ½ teaspoons dried basil.
- 1 ¹/₂ teaspoons dried oregano
- ³/₄ teaspoon ground black pepper
- ³⁄₄ teaspoon white sugar
- 2 ¹/₂ cups cooked elbow macaroni
- 3 cups fresh sliced mushrooms
- 15 cherry tomatoes, halved
- 1 cup sliced red bell peppers
- ³/₄ cup crumbled feta cheese
- ¹/₂ cup chopped green onions
- 1 (4 ounce) can whole black olives
- ³/₄ cup sliced pepperoni sausage, cut into strips (Optional)

DIRECTIONS

Whisk olive oil, vinegar, garlic powder, basil, oregano, black pepper, and sugar together in a large bowl

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.

Add cooked pasta, mushrooms, tomatoes, red peppers, feta cheese, green onions, olives, and pepperoni. Toss until evenly coated.

Cover, and chill 2 hours or overnight.

Serve and enjoy!







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.

PLANET FITNESS

A little exercise is always good! Our community is fortunate to have several Planet Fitness locations in our community. Students from ages 14 to 19 can work out for free all summer long at any Planet Fitness gym. This is occurring now through August 31. To register, please visit planetfitness.com/summerpass. Take advantage of this wonderful new program to keep our young people physically active during the summer.

SANITATION ISSUES

I personally see more litter on our streets and sidewalks. Whenever I can I have the Department of Sanitation sweep our commercial corridors. Do not hesitate to contact our office when you see a business or property owner not doing their part to keep our sidewalks clean. If you can, call 311 first and retrieve the complaint number. I am closely monitoring our service roads as the worst among us are dumping garbage, tires and other materials. If you see garbage and illegal dumping on our service road, please contact us! Photos of the condition always help. 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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