VILLAGE OF GREENPORT
COUNTY OF SUFFOLK STATE OF NEW YORK
----------x
ZONING BOARD OF APPEALS
REGULAR SESSION
----------x

Third Street Fire Station
Greenport, New York

February 18, 2020
6:00 p.m.

B E F O R E:
JOHN SALADINO - CHAIRMAN
DAVID CORWIN - MEMBER
DINNI GORDON - MEMBER
JACK REARDON- MEMBER
ARTHUR TASKER - MEMBER

ROBERT CONNOLLY - ZONING BOARD ATTORNEY
PAUL PALLAS - VILLAGE ADMINISTRATOR
AMANDA AURICHIO - CLERK TO THE BOARD

(The meeting was called to order at 6:05 p.m.)
CHAIRMAN SALADINO: Folks, this is the Village of Greenport Zoning Board of Appeals regular meeting.
Item No. 1 is a motion to accept the minutes of the January 21st, 2020 Zoning Board of Appeals meeting. So moved.
MR. CORWIN: Second.
CHAIRMAN SALADINO: All in favor?
MEMBER CORWIN: Aye.
MEMBER GORDON: Aye.
MEMBER REARDON: Aye.
MEMBER TASKER: Aye.
CHAIRMAN SALADINO: And I'll vote aye.
Item No. 2 is a motion to approve the minutes of the December 17th, 2019 Zoning Board of Appeals meeting. So moved.
MR. CORWIN: Second.
CHAIRMAN SALADINO: All in favor?
MEMBER TASKER: Aye.
MEMBER REARDON: Aye.
MEMBER GORDON: Aye.
CHAIRMAN SALADINO: I'll vote aye. Any abstentions?
MR. CORWIN: Abstain.

CHAIRMAN SALADINO: And one abstention.

Item No. 3 is a motion to schedule the next Zoning Board of Appeals meeting for March 17th, 2020 at 6 p.m. at the Station One Firehouse, Third and South Streets, Greenport, New York, 11944. So moved.

MR. CORWIN: Second.

CHAIRMAN SALADINO: All in favor?

MEMBER CORWIN: Aye.

MEMBER GORDON: Aye.

MEMBER REARDON: Aye.

MEMBER TASKER: Aye.

CHAIRMAN SALADINO: And I'll vote aye.

Saint Paddy's Day is the next meeting, Saint Patrick's Day?

Item No. 4 is 426 Second Street. It's a motion to accept the findings and determinations for Eric Fischer. The property is located in the R-2 (One and Two-Family) District. This property is located in the Historic District. The Suffolk County Tax Map is 1001-4.-2-34.1. So moved.

MEMBER GORDON: Second.

CHAIRMAN SALADINO: All in favor?

MEMBER REARDON: Aye.

MEMBER TASKER: Aye.

MEMBER GORDON: Aye.
CHAIRMAN SALADINO: I'll vote aye.
MR. CORWIN: Aye.
CHAIRMAN SALADINO: Did you abstain or vote no?
MEMBER GORDON: I didn't vote no.
CHAIRMAN SALADINO: No, no, David.
MR. CORWIN: Aye.
CHAIRMAN SALADINO: Aye.
Item No. 5 is 415 Kaplan Avenue. It's a motion to accept the application, schedule a public hearing, and arrange a site visit for the application at 415 Kaplan Avenue Greenport Incorporated. James Olinkiewicz is the contract vendee for the property located at 415 Kaplan Avenue, Greenport, New York, 11944. The property is located in the R-2 (One and Two-Family) District, and is not located in the Historic District. The Suffolk County Tax Map Number is 100 -- 1001-4.-1-6.
MEMBER REARDON: I'll second.
CHAIRMAN SALADINO: We're going to hear from the applicant?
MR. OLINKIEWICZ: James Olinkiewicz, 415 Kaplan Avenue Greenport Inc. I'm here in

front of the Board for a use variance for the ability to build a two-family house on this existing lot that's a little over 11,000 square feet in size.

The house, as we all know, the property is 7 feet too narrow based on the Village Code that says it's supposed to be 60 feet wide to be able to build a two-family and it's only 53 feet. So we went through that it's not an area variance, but it's a use variance.

So I've amended the application for it to be a use variance. In the back of the application, one of the subjects of the reason for granting a use variance is that hardships, as well as granting a reasonable rate of return on investment. So that was one of the -- one of the questions.

So on the back couple of pages of your application, I did preliminary numbers based off of construction costs, as well as purchasing the land. The first one I did, if we could just go through that, is Bob and JoAnn Kiel, who bought the piece of property -- John, it's on the next page if you want, okay? Okay. I didn't know if you were checking it out. Bob and JoAnn paid

125,000 for the lot. The going rate to build a house right now is $250,000, is what we as builders bid on new construction for pretty much basic homes, and they go up from there. So the cost would be $500,000 to build a house for them. They'd be in a total cost of 625,000.

The appraised value of the described house would be around 675 for that location. I can bring appraisal backup, because I have other houses in the area, which would show that we just had two refinanced and what their appraisals came in at.

So after paying the real estate commission, the Kiels, if they sold it for the full 675,000, would get a 1% rate of return, which is not really a good return on your whole investment, so -- and this is not an area where people would go, mostly that I would understand, and build a house, because this is mostly workforce housing in the area. So a one-family home, I'm not sure that people would put that kind of money into that area.

The second example is that 415 Kaplan pays the asking price of $260,000. It costs us, and I built a one-family house there, which for the

same 500,000, would be a total cost of 760,000, which, if I rented it, that apartment would rent at $2600 a month for $31,200. After you take out taxes, insurance, management fees, the net income is 20,700, which would give you a rate of return of about 2.6%, not including vacancies, repairs, maintenance, lawn care, utilities, snowplowing, everything that goes with being a landlord. So that's pretty much a zero, so that would not be a viable investment or use of the property.

Example three, 415 Kaplan Avenue pays the 260,000, we build a 2300 square foot two-family house. At $250 a square foot, it's 575,000. The total cost is 835,000, which would be slightly over the appraised value of the neighborhood. But if you rented each apartment at $2,500 a month, it would be a $60,000 a year. Minus the taxes, the insurance, the management fee, you'd have a net income of 47,500 on an $835,000 investment, which is a 5.7% rate of return, taking in -- still doesn't take in consideration vacancies, repairs, maintenance, lawn care or utilities.

So for -- to get a reasonable rate of return, I mean, on any investment property that

deals with building housing, to make it worthwhile for the investor, it has to be over 5%, because just with all the other costs and everything else like that, it doesn't pay to even do that. So that's why in front of you there is a plan for two four-bedroom apartments.

And the reason why there's two four-bedroom apartments in the application that you guys have is that we have a number of people on a waiting list. As everybody understands and knows, most of the people know here, I have many apartments in the Village, and the one thing that we have and being cried out for is a couple of four bedrooms, because there are no four bedrooms, and larger families need a four bedroom. So we have a mother with three children that need one, and we have a husband and wife and four kids that are looking for one right now. So we were pretty much building to what was needed.

With the values of what real estate is in Greenport now, anybody purchasing a one-family house is not going to rent to one family a four-bedroom apartment under 3 or $4,000 a month, because it just doesn't make sense, so you have to build two family apartments to make it make

sense.

Can we get away with building three -- two three-bedroom apartments? Probably. You know, the rate of return might drop a half or point or something like that. I'm just -- I was just building for people that needed the housing. That's why we went to four-bedroom apartments.

The lot is 11,500 square feet. There's ample parking in the back for every -- everything that's needed, so I felt that that would be a reason.

So that is my application and that is why I'm requesting a use variance.

CHAIRMAN SALADINO: Okay, Jimmy. Just I can't speak for the rest of the members. I have a couple of questions about what you just said.

Just -- we're just going to accept the application tonight. We'll get into it at the public hearing.

MR. OLINKIEWICZ: Sure, no problem.

CHAIRMAN SALADINO: But just about the application, but just one small question before. You had said that you had a recent appraisal. When you come next month, could you bring the comps of the sales in the neighborhood?

MR. OLINKIEWICZ: Sure, sure.
CHAIRMAN SALADINO: This way we --
MR. OLINKIEWICZ: The comps and sales in the neighborhood, or the appraisal that I have for a couple of properties?
CHAIRMAN SALADINO: Well, whatever a real estate agent would do. I mean, a real estate agent would value your house on similar comps within a certain square block area, yeah.
MR. OLINKIEWICZ: So, and on a quick question on that. So the appraisals are normally like 42 pages long each. So to print for nine people, you're going to print 360 pages, whereas like the first two pages that have the value that the guy says, not how it got --
CHAIRMAN SALADINO: It would be -- we would be -- we would be fine -- and, again, I'm not speaking for my colleagues, maybe they'll ask you the same question. I just know if you go to Zillow, or something like that, they'll have comps in the neighborhood.
MR. OLINKIEWICZ: Sure. Oh, yeah.
CHAIRMAN SALADINO: You know, so we could actually see that. If you want to provide the first two pages of your 46-page appraisal, we

don't think that you made the other stuff up on the other 42-page agreement. We'd be content with the first two pages.

MR. OLINKIEWICZ: Okay, no problem.

CHAIRMAN SALADINO: And as far as the application, I kind of remember asking you, it seems like a while ago, but I remember asking you something about there's wetlands on the property.

MR. OLINKIEWICZ: Yeah, that was --

CHAIRMAN SALADINO: Did we --

MR. OLINKIEWICZ: That was corrected, that was corrected on the application, unless we made a mistake and she grabbed the wrong application out of the computer --

CHAIRMAN SALADINO: No.

MR. OLINKIEWICZ: -- because we have seven of them for this property.

CHAIRMAN SALADINO: No.

MR. OLINKIEWICZ: Okay. So I just --

CHAIRMAN SALADINO: Was there -- was -- I just don't remember if there was an issue with the wetlands. Isn't there supposed to be another building in the back by the wetlands?

MR. OLINKIEWICZ: What was -- I put on the plan was that eventually I could put a two-car

garage back there if I wanted to.

CHAIRMAN SALADINO: And then you would come back.

MR. OLINKIEWICZ: And I would come back.

CHAIRMAN SALADINO: Okay.

MR. OLINKIEWICZ: Okay? But just so that I didn't want everybody to say he never told anybody that there could possibility be a two-car garage all the way in the back.

CHAIRMAN SALADINO: Okay.

MR. OLINKIEWICZ: All right? And I don't know if that has to go to the Zoning Board, because if it meets all setbacks, whether that would be a kickback to guys or Planning or not.

CHAIRMAN SALADINO: Well, it would be -- it would be -- it would be up to the Building Department to make the determination how far the building was from the wetlands.

MR. OLINKIEWICZ: Right.

CHAIRMAN SALADINO: We know tidal wetlands, we go by the zone. You know, freshwater wetlands, I'm not -- I'm not sure what the -- but before we get in over our head and start talking --

MR. OLINKIEWICZ: Right.

CHAIRMAN SALADINO: -- about stuff here that doesn't matter tonight, we'll leave it up to the Building Department, and you just -- if you ever decide to build that garage.

MR. OLINKIEWICZ: Right.

MEMBER GORDON: I have a question. I'm showing my recent arrival in Greenport by asking this question, but what was there? The house that burned down, was it a one-family or a two-family?

CHAIRMAN SALADINO: It was a one-family.

MR. OLINKIEWICZ: So there's mixed feelings on that. I was told that it was two-family, mostly because the Richards had an apartment downstairs, down -- they were downstairs and they were renting the upstairs as a second apartment. So I don't know what --

MEMBER GORDON: Were there two kitchens?

CHAIRMAN SALADINO: No.

MR. OLINKIEWICZ: The place burned down, I have no idea. So I was not ever through that, or anything else like that. So I was under the impression that it was a two-family.

MEMBER GORDON: So there's no records in the housing --

MR. OLINKIEWICZ: There's nothing.
MR. CORWIN: I could give you kind of an idea.
MR. OLINKIEWICZ: That would be fantastic. I'll take whatever you got.
MR. CORWIN: There was Peg and -- Peg, Margaret Richards, and her significant other, and one tenant, who I think was renting a room. So I think it was serving as a one-family house with a rented room.
MR. OLINKIEWICZ: With a rented room.
CHAIRMAN SALADINO: That was my recollection, also. They had a -- they had a -- I don't want to say boarder, it sounds archaic. They had a guy that rented a --
MR. CORWIN: Yeah, they had a boarder.
CHAIRMAN SALADINO: A boarder, they rented a room, so, but --
MR. OLINKIEWICZ: Well, I guess neither here nor there. You know, the use variance is because to make it worthwhile on the rate of return for --
CHAIRMAN SALADINO: Well, to defend the Code Enforcement Officer, you know, the house did burn down, it lost over 50% of its value. The

lot was fallow for more than a couple of years, so we have to start --

MR. OLINKIEWICZ: Correct.

CHAIRMAN SALADINO: Regardless what was there before.

MR. OLINKIEWICZ: Correct.

CHAIRMAN SALADINO: We have to start --

MR. OLINKIEWICZ: Right.

CHAIRMAN SALADINO: -- from square one.

MR. OLINKIEWICZ: So --

CHAIRMAN SALADINO: So, regardless if it was a two-family house, a one-family house, a nine-family house, it -- right now it's a vacant lot.

MR. OLINKIEWICZ: Correct.

CHAIRMAN SALADINO: -- and it's been -- you know, it's been a vacant lot, so we have to comply with 150-13(C) or (E).

Anyone else for Jimmy? Anybody got a question?

MEMBER REARDON: Jimmy, in regards to your examples in the back, the two that you have used for Example 2 and Example 3 --

MR. OLINKIEWICZ: Correct.

MEMBER REARDON: -- is 415 Kaplan Avenue

Greenport Incorporated?

MR. OLINKIEWICZ: Correct. It's an S corporation.

MEMBER REARDON: They have purchased the property --

MR. OLINKIEWICZ: No.

MEMBER REARDON: -- for 200?

MR. OLINKIEWICZ: No. We are a contract vendee at 260,000.

MEMBER REARDON: Uh-huh.

MR. OLINKIEWICZ: So if the -- if we're approved for the two-family house, it will be purchasing the property for $260,000.

MEMBER REARDON: Okay.

MR. OLINKIEWICZ: I can supply a copy of the contract, if you guys want a copy of the contract as well.

MEMBER TASKER: Yeah, if you will.

MR. OLINKIEWICZ: No problem, that's fine.

MEMBER REARDON: And can I also ask, this is not regarding this application specifically, but you did mention that you're building to a need, a specific need of, you know, larger families.

MR. OLINKIEWICZ: Correct.

MEMBER REARDON: So how -- can you tell us how long this need or these families have been in the queue?

MR. OLINKIEWICZ: One has been in one of my three bedrooms for three years looking for a four-bedroom apartment, so -- and they asked and asked and asked, and have looked around and have not been able to get a four-bedroom apartment. The other one has only been in the queue for about three months.

MEMBER REARDON: And these are parents with children?

MR. OLINKIEWICZ: Parents with children.

MEMBER REARDON: And you understand I'm asking --

MR. OLINKIEWICZ: One is a -- one is -- one is a -- the mother with the three kids and the grandmother, that's one family.

MEMBER REARDON: Uh-huh.

MR. OLINKIEWICZ: The other family is a husband and wife with four children.

MEMBER REARDON: Okay.

MR. OLINKIEWICZ: So --

CHAIRMAN SALADINO: Does anybody know a four-bedroom apartment in Greenport?

MR. CORWIN: I don't.

CHAIRMAN SALADINO: I don't either.

MR. OLINKIEWICZ: Right, because that's the problem they have. So they're all crammed into smaller apartments, and they're looking for four-bedroom apartments. So, and --

CHAIRMAN SALADINO: There's not many communities that have four-bedroom apartments, and especially for $2,500 a month. But we're going to leave that for the public hearing, maybe the public will have something to say about it.

Arthur, you got anything for --

MEMBER TASKER: No. I think we're going to have to re-hear this at the public hearing, in large part, but this gives us a start.

MR. OLINKIEWICZ: Yeah. I just wanted to give a quick breakdown and see what you wanted me to bring as paperwork.

CHAIRMAN SALADINO: And, David, anything before I make a motion here?

MEMBER CORWIN: I would say the only thing you should include is some time frame in terms of how this progresses. In other words, is this a one-year investment, is this a 10-year investment?

MR. OLINKIEWICZ: No, this is based off of rate of return for 30 years. So, I mean, the rents will go up, so the rate of return will change slightly as rents increase. But, you know, taxes go up, insurance goes up. Rent increases mostly based off of tax increase, insurance increase, now that the school bond is passed, right, you know.

MR. CORWIN: Right, right. You didn't say that.

MR. OLINKIEWICZ: Right. I didn't add in any -- right, I didn't, because it's going to maintain between probably 5 1/2 to 6 1/2 over the life of the -- of the house, so it's not going dramatically rise until --

MEMBER TASKER: So the example you've given is probably for the initial year or so and it's going to change --

MR. OLINKIEWICZ: Probably for the initial five years, and then it will --

MEMBER TASKER: And it's going to change and --

MR. OLINKIEWICZ: Then it will go up a little, tiny bit as rents increase, yes.

MEMBER TASKER: Okay.

CHAIRMAN SALADINO: Okay. I'm going to make a -- everybody done?

MEMBER REARDON: Yep.

CHAIRMAN SALADINO: I'm going to make a motion that we accept the application of 415 Kaplan Avenue Incorporated. So moved.

MR. CORWIN: Second.

CHAIRMAN SALADINO: All in favor?

MEMBER TASKER: Before we vote, can we make sure that that's going to include based on Mr. Olinkiewicz providing the additional information that he's discussed to make it to complete the application?

CHAIRMAN SALADINO: I don't think the stuff that he's going to give -- I mean, that's just a question that I raised. I mean, we could say that, Arthur, but, I mean, that will -- that will be raised when it comes to the next time. If he doesn't have it and we feel it's necessary, we'll just put it off until the next time.

MEMBER TASKER: All right.

CHAIRMAN SALADINO: He's here. He's been through this before, he knows the deal.

So did I make that motion?

MEMBER REARDON: You did.

CHAIRMAN SALADINO: Was it second?
MEMBER REARDON: Not yet.
MR. CORWIN: I seconded it.
MEMBER GORDON: Yes, yeah.
CHAIRMAN SALADINO: All right. So all in favor?
MEMBER CORWIN: Aye.
MEMBER GORDON: Aye.
MEMBER REARDON: Aye.
MEMBER TASKER: Aye.
CHAIRMAN SALADINO: And I'll vote aye.
We're going to schedule a public hearing, Jimmy, for March 17th. We set them all at 6 o'clock, this way nobody is -- and a site visit. We're going to do a site visit?
MEMBER REARDON: Yes.
MEMBER TASKER: Yes.
MEMBER REARDON: Please.
CHAIRMAN SALADINO: We're going to do a site visit. Again, you know the deal, you'll stake the property out.
MR. OLINKIEWICZ: I'll do the four corners house and on the property, yep.
CHAIRMAN SALADINO: And just show us where the driveway is going to be.

MR. OLINKIEWICZ: Correct.
CHAIRMAN SALADINO: And what time are we thinking, folks? Hello.
MEMBER GORDON: For 5:30, because --
CHAIRMAN SALADINO: Is it -- is it light out at 5:30?
MEMBER GORDON: By then, sure, it will be fine.
CHAIRMAN SALADINO: Okay. 5:30, is that good? You know what, let's make it -- let's make it a few minutes earlier, because sometimes some of the people want to get a coffee before the meeting, you know?
MR. OLINKIEWICZ: 5:15?
CHAIRMAN SALADINO: So let's make it at 5:15. We'll be at your property at 5:15.
MR. OLINKIEWICZ: No problem.
CHAIRMAN SALADINO: And --
MR. OLINKIEWICZ: And that's March 17th, 5:15?
CHAIRMAN SALADINO: Saint Paddy's Day, right? March 17th. See you then.
MR. OLINKIEWICZ: Thank you
CHAIRMAN SALADINO: Thank you.
And Item No. 6 is any other Zoning Board of

Appeals business that might properly come before this Board. This is a chance for anybody who's got a question to ask it. If not --

MR. WEISS: Then me. Steve Weiss, 117 Sterling Street, Greenport.

I was curious, John, what the procedure is to get a project in front of this Board. Does it come from the Planning Board, or can a project come directly to you? Is there a pre-submission kind of thing?

CHAIRMAN SALADINO: For this Board to address anything, there has to be, in most cases, a Notice of Disapproval, there has to be an appeal. How the Planning Board -- it will go before the Planning Board. The usual procedure is it will go before the Planning Board and they'll rule on the site plan, they'll rule on everything that the Planning Board does, unless there's zoning attached, unless there's a variance attached or needed. Then they'll defer to the Zoning Board, we'll address the variance, and then send it back to the -- to the Planning Board.

MEMBER GORDON: But the trigger for this is the refusal to grant the building permit in the

Notice of Disapproval for the building permit.

MR. WEISS: If there is a building permit and people want to change the project, then how would that work?

CHAIRMAN SALADINO: We're not -- if you're talking about 123 Sterling and how that project would get in front of the Zoning Board, we're going to leave it to the Attorney to explain to us how that -- how that comes in front of us. I'm sure there's logic behind it, there's reasoning behind it. The court stipulation, we all know, says that certain groups have to sign off on any modification. How it gets in front of this Board we're going to leave up to Mr. Connolly.

MR. CONNOLLY: We're still trying to figure that out.

CHAIRMAN SALADINO: We're going to --

MR. WEISS: So you don't know now how it will get in front of the Board?

MR. CONNOLLY: Right. We're trying to -- we're trying to figure that process out. Without an application, it's difficult to guess.

MR. WEISS: In a normal procedure, something that wasn't 123, the Planning Board

would hear it if they felt there was something the Zoning Board --

MR. CONNOLLY: If there is -- if there is Planning -- if it needed a site plan application, what happens is it goes to the Planning Board for pre-submission conference. Then if it's -- if Zoning -- if variances are needed, the Planning Board, before acting on the site plan, has to refer to the Zoning Board. It comes to the Zoning Board for a public hearing, the variances are either granted or denied, and then it goes back to the Planning Board.

MR. WEISS: Okay. All right. So it will have to come through the Planning Board. The Planning Board will have to recommend something to the Zoning Board.

MR. CONNOLLY: Correct.

MR. WEISS: Okay.

MR. CONNOLLY: It would have to be referred to the Zoning Board from the Planning Board.

MEMBER TASKER: Doesn't it have to loop through the Building Department to get a -- to get a help?

MR. CONNOLLY: Well, it gets a Letter of Disapproval. That's usually all done in the

beginning.

CHAIRMAN SALADINO: Under normal circumstances, under a normal application, the way something gets in front of this Board, if someone's told no, there has to be -- there has to be -- in most cases, someone has to be denied and they have to appeal it to this Board. With the application that you're talking about, we're going leave it up to Mr. Connolly and Mr. Pallas to square it away, and if and when it comes in front of us, we'll --

MR. WEISS: Can someone come in front of you for a pre-submission because they think there might be a problem, or they would request a -- not a ruling from you, but an expression of what you think?

MEMBER GORDON: An interpretation?

MR. WEISS: An interpretation.

CHAIRMAN SALADINO: Well, first of all, an interpretation costs $600, you know, to ask for an interpretation.

MR. WEISS: We're talking a $20 million project.

CHAIRMAN SALADINO: I didn't know we were talking about that project, I thought we were

talking in general. But, normally, again, there has to be -- there has to be a Notice of Disapproval. And the idea behind an interpretation is, is that the applicant, the person that's making the appeal, the request, is disputing the CE -- Code Enforcement Officer's or the Building Inspector's interpretation or application of that portion of the code. Then it would come to the Zoning Board and we would offer our opinion, and we would make an interpretation of that particular chapter of the code. The bottom line is there would have to be a Notice of Disapproval for us to do that.

So someone would have to apply. The Code Enforcement Officer would apply a section of the code, the applicant would disagree with it, not so much that he's asking for relief, but he just disagrees with the Code Enforcement Officer's application of that particular portion of the code, and he would come to this Board for an interpretation, what exactly does that portion of the code say. We would offer our opinion, we would make that interpretation and then --

MR. WEISS: Thank you very much.

CHAIRMAN SALADINO: My pleasure. Anyone

else? No?

(No Response)

CHAIRMAN SALADINO: Okay. Item No. 7 is a motion to adjourn. So moved.

MEMBER TASKER: Second.

CHAIRMAN SALADINO: All in favor?

MEMBER CORWIN: Aye.

MEMBER GORDON: Aye.

MEMBER REARDON: Aye.

MEMBER TASKER: Aye.

CHAIRMAN SALADINO: I'll vote aye. Thank you, folks.

(The meeting was adjourned at 6:54 p.m.)

C E R T I F I C A T I O N

STATE OF NEW YORK)
) SS:
COUNTY OF SUFFOLK)

I, LUCIA BRAATEN, a Court Reporter and Notary Public for and within the State of New York, do hereby certify:

THAT, the above and foregoing contains a true and correct transcription of the proceedings taken on February 18, 2020.

I further certify that I am not related to any of the parties to this action by blood or marriage, and that I am in no way interested in the outcome of this matter.

IN WITNESS WHEREOF, I have hereunto set my hand this 21st day of February, 2020.

Lucia Braaten
Lucia Braaten

$

$2,500 [2] - 7:16, 18:9
$20 [1] - 26:22
$250 [1] - 7:13
$250,000 [1] - 6:2
$260,000 [2] - 6:24, 16:13
$2600 [1] - 7:3
$31,200 [1] - 7:3
$4,000 [1] - 8:23
$500,000 [1] - 6:5
$60,000 [1] - 7:17
$600 [1] - 26:20
$835,000 [1] - 7:19

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1 [1] - 2:5
1% [1] - 6:15
1/2 [2] - 19:13
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1001-4.-1-6 [1] - 4:20
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11,500 [1] - 9:8
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18 [2] - 1:10, 29:12

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200 [1] - 16:7
2019 [1] - 2:16
2020 [5] - 1:10, 2:6, 3:4, 29:12, 29:18
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260,000 [2] - 7:12, 16:9

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