

# CAI - LI Chapter News

Serving Long Island, New York

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## UNDERSTANDING CONDENSATION

By MICHELE CONLON, OWNER - CONLON EXTERIORS, INC.

### What Is Condensation?

Is your glass “sweating”? Is water beading or ice forming on the inside surface of your windows? Don’t be too quick to blame the windows! There’s a good chance that what you are seeing is condensation, a sign that there is excess humidity in your home. Humidity – water vapor mixed with air – is drawn to the coolest surfaces, such as your window. Cool air cannot hold as much moisture as warm air, so windows and doors often collect this moisture and make it visible. A surface that is cooler than room temperature is more likely to show condensation.

### What Causes Condensation?

Indoor moisture is caused by a variety of factors, including cooking, showering, running dishwashers, storing firewood, pets, fish tanks, plants, clothes dryers that are not vented properly, even breathing. Your new windows are most likely showing condensation more than your old ones because they are more airtight – less air is entering your home from the outside. The air leaking from older windows evaporated the moisture before it could collect.

While some humidity is necessary for health and comfort, chronic and excessive

condensation should be tipping you off to take some action before serious, costly damage, such as decay, mold, paint problems, and even major structural damage occur.

What about condensation in between the panes of glass? This may indicate a seal failure, and you should contact your contractor or window dealer, as this may be covered by your warranty.

Why is condensation forming at the bottom of the window? Each insulated unit is a sealed atmosphere, and the air in this atmosphere becomes layered, just as in any closed space. Warm air rises, and since humidity is attracted to cooler air, condensation will often show near the bottom of the glass.

### Temporary Condensation

There are several ways to tell if the condensation on your windows is temporary. When and where does condensation usually form? During baths and showers, cooking, dishwashing, laundry, or other steam producing occasions?

During the start of each heating season? Houses absorb moisture during humid summers. This will dry out after a few weeks of heating.

*Continued on Page 3*

**SAVE the DATE!**  
**Trade Show**  
**SATURDAY**  
**OCTOBER 13, 2018**  
**9:00 - 3:00PM**  
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*The Newsletter Committee is always looking for new articles to publish. Articles should be educational and non-promotional in nature and have a suggested word count between 500 and 1,500 words. CAI-LI retains the right to edit articles to conform to content and space requirements. If you are interested in submitting an article for possible inclusion, please contact Christine M. Majid, Chapter Executive Director, at [info@cai-li.org](mailto:info@cai-li.org). Are you interested in advertising with us? Let us know!*

### Quarterly Deadlines

Winter Issue - January 31

Summer Issue - July 31

Spring Issue - April 30

Autumn Issue - October 31

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During sharp temperature changes? Sudden drops in temperature, especially during the heating season, can create temporary condensation.

During new construction or remodeling? Building materials contain a great deal of moisture. When the heat is turned on, this moisture will flow into the air inside the home. It usually will disappear after the first heating season.

### Problem Condensation

Excess moisture in your home may eventually cause problems. It may be time to take action if you notice the following signs in your house:

Condensation remains on windows throughout the day, even when the outside temperature has warmed up.

Condensation is forming and running down the walls. It may also be causing discoloration, staining, peeling wallpaper and blistering paint.

The air smells musty – this could indicate mold, mildew, or in the worst cases, rot – or odors from everyday household activities that linger too long. Odors increase in intensity with high relative humidity.

Mold, mildew, rot and/or decay are visible. Mold and mildew thrive in most areas and can cause health and house damage.

### Interior Condensation – Winter Prone

Interior condensation forms on the inside pane of the glass within your home. This is the type of condensation most homeowners notice and become concerned about. It usually forms in the winter. As the outside temperature drops, the inside surface will also get cooler. Therefore, condensation will form at lower relative humidity on cold days. The colder the air outside, the more likely condensation is to occur.

### Exterior Condensation – Summer Prone

Conversely, exterior condensation, which forms on the outside pane of the window, typically occurs in the summer. This type of condensation can occur for several reasons: the glass temperature drops below the dew point temperature of the outside air, the air is still, there is a high relative humidity, there is a clear night sky, or there are plants located near your window.

While unsightly, exterior condensation should not concern you since it usually evaporates as the day wears on and will not affect the interior of your home. Since you cannot control the relative humidity outside your home, the only step you can take to combat exterior condensation is to warm the inside surface of the window, as this is a way to warm the outside surface. Seeing exterior condensation on those rare days should

*Continued on Page 8*

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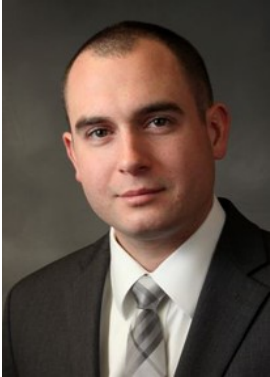
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## PRESIDENT'S MESSAGE

By CHRISTOPHER BYRNES, ESQ. - SCHRODER & STROM, LLP  
AND CAI -LI CHAPTER PRESIDENT FOR 2018



I would like to begin the 2018 term by expressing what a privilege it is to serve as the 11th president of the Long Island Chapter of the Community Associations Institute. In one way or another, I have been involved with this organization since the beginning of my professional career. My first experience with CAI was handing out loaves of bread (my firm's now-famous giveaway) from our booth at one of the Chapter's Annual Trade Shows.

Within a few years, I joined the Board of Directors, and simultaneously participated on the Trade Show Committee. I had the privilege of co-Chairing the Trade Show Committee in 2016 and 2017 with my fellow board member Woody Goldstein. It is truly an honor to now be of service to our vibrant and growing membership in my capacity as Chapter President.

We have many exciting programs coming down the pipeline over the next twelve months. In March, back by popular demand, is our wildly successful Group Therapy program, where Board members will be able to have roundtable discussions about issues pertinent to their communities. In April, we will have an expert talk about the importance of Reserve Studies. In May, we are planning a fun "Vendor Speed Dating" program so that our board members can learn more about our Business Partners in a relaxed setting. In October, we will be hosting our 12th Annual Trade Show. To learn more about any of these events, please contact our Executive Director, Christine Majid.

CAI is the only organization of its type with the laudable goal of providing education and resources to volunteer board members of multi-family communities. Our Chapter is constantly improving, so at the end of each year, we can look back and honestly say "That was our best year ever!" Over time, I learned that it takes the efforts of a focused, dedicated group of volunteers to keep this organization running. We are always in need of additional people – especially community board members – to "get their hands dirty." If you are interested in volunteering on one of our committees, please contact me or Christine.

Finally, I would like to give special recognition to Capital One Bank – our own Bob Plank in particular – for allowing us use of its Executive Dining Room throughout the years.

Kind Regards,

Chris

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## PRIMER FOR BUYING IN A COOPERATIVE, CONDOMINIUM, OR HOME OWNER ASSOCIATION

By ALVIN WASSERMAN - FAIRFIELD PROPERTIES



Buying a unit in a cooperative, condominium, or home owners association (HOA) is significantly different than buying a single or multi-family house. Unfortunately, many buyers and some professionals are not aware of the differences. When the buyer does not know what to look for, and does not receive sound professional advice, there could be many surprises for the new owner.

The basic questions for the prospective buyer are: Where do I want to live? How much can I afford? What do I find appealing? Once these questions are answered and a unit is selected, the important work of confirming that it is the right choice lays ahead.

Cooperative boards interview prospective purchasers before a sale can go to closing. The board primarily decides if an applicant is credit worthy. One of the most important questions for a cooperative board to ask in an interview is: Did you or your attorney receive and review the Offering Plan? It is remarkable the number of times the response is they did not receive an Offering Plan, or their attorney did not discuss it with them, or they did not know. There is no interview process for condominiums and homeowner associations, and the boards have limited control over the sales process.

The Offering Plan is one of the most important governing documents for the property. It contains financial information, engineer and architect reports, house rules, by-laws, and much more. Often, it is several hundred pages long. There is a great deal of confusion about the differences between cooperatives, condominiums, and homeowner associations. The important facts about how a property is legally organized are spelled out in its Offering Plan in great detail. Prospective buyers should have an attorney knowledgeable in this specialized field to review the Offering Plan before making a purchase decision. Their attorney should explain what they are buying and how it is different than other forms of home ownership.

Basic but significant differences

between co-ops, condos, and HOAs are as follows. In a cooperative, the buyer is purchasing shares in a corporation assigned to a particular unit. A condominium is a unit or defined portion of ownership in real property. The purpose of a home owners association is to provide a common basis for preserving, maintaining and enhancing their homes. These are broad generalizations and there are many exceptions that make it essential to review and understand the Offering Plan to know what you are buying.

Another important document is the annual financial statement prepared by an independent accountant. The purchaser's attorney should ask for the most recent three years' financial statements. The financial statements should be reviewed by an accountant with expertise in cooperative, condominium, or homeowner association financial reports. The eye of a professional with experience in community association finances can interpret the fiscal responsibility of the board.

Reviewing board meeting minutes is another way to gauge how the property is being managed. Does the board rely on the advice of professionals or are they operating by the seat of their pants, sometimes making good decisions and other times making costly mistakes? Professionals with real estate experience on the board can lead to better decision making when working in concert with professional property managers. However, the most precarious situation for a community is when there are individuals in control of the board who think they know what they are doing and will not ask for or listen to professional management advice. Board meeting minutes will reveal a lot.

A friend, who is an attorney, sold his home to buy a

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## Long Island Chapter Calendar of Events

*Thursday, March 22nd - 6:00 p.m.  
Chapter Membership Meeting with  
"Group Therapy II" Seminar  
Capital One Bank*

*275 Broad Hollow Road, Melville*

*Wednesday, April 25th - 6:00 p.m.  
Chapter Membership Meeting with  
Guest Speaker "Reserve Study" Seminar  
Fairfield Corporate Plaza*

*175 Broad Hollow Road, Melville*

*Saturday, May 5th - 8:00 a.m. to 2:00 p.m.  
Board Leadership Development Workshop  
for Community Association Board Members  
Belfor Property Restoration*

*60 Raynor Avenue, Ronkonkoma*

*May - Chapter Membership Meeting with  
"Business Partner-Board Member Speed Dating"  
Fairfield at St. James HOA Clubhouse  
1 Fairfield Drive, St. James*

*Wednesday, June 6th - CAILI 7th Annual Golf Outing  
Spring Lake Golf Club, Middle Island*

*July - Summertime Celebration Social*

*Saturday, October 13th - 9:00 a.m. to 3:00 p.m.  
12th Annual Trade Show  
Hilton Long Island, Melville*

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be reassurance that your windows are doing their job: keeping your heating and cooling in your home where it belongs and saving you money.

**The facts about window & door condensation and what can be done about it**

During winter months, homeowners often encounter condensation on the windows in their homes. The goal of this article is to define the problem, the causes, and the solutions to this bothersome and ever present problem.

Of course windows don't manufacture water. If you were out in the desert, you would want a canteen with you, not a window. But people seem to believe that windows do manufacture water. They call up window contractors and say, "My windows are all wet, and it must be the fault of the window." Well, not quite... water on windows is condensation, and it can be a problem. However, it's not a window problem, and the solution does not come from the windows.

If you are troubled during the fall and winter by condensation on the windows of your home, you aren't alone. It is a common problem in cold climates. The typical family produces a lot of moisture indoors (washing, showering, cooking, just breathing, etc.) and it can be difficult to reduce it.

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Understanding the causes of the problem is the first step in solving it. Condensation and ice form on windows because the window surface is below the dew point for the air near the window, so some of the moisture in the air condenses on the glass. The higher the relative humidity of the air near the window, the higher the temperature of the dew point.

**Answers to your questions about condensation, indoor humidity, and exterior condensation**

Condensation is moisture that suddenly appears in cold weather on the interior or exterior of windows and patio door glass, drips on the floor or freezes on the glass.

Seasonally, it can be an annoying problem. It may seem natural to blame the windows and/or doors. Interior condensation is really an indication of excess humidity in the home.

Windows serve as visible areas for moisture to condense, warning you that there is too much moisture inside your home. Windows and doors do not cause condensation.

Exterior condensation, on the other hand is a form of dew - the glass simply provides a surface on which the moisture can condense.

The important thing to realize is excessive humidity is causing window and door condensation.

**Questions & Answers**

**1) Does Condensation occur in winter?**

Condensation is mostly common in winter, but it can occur whenever water vapor in the air comes in contact with a surface temperature lower than the dew point (the temperature at which air becomes saturated and produces dew). In rare instances, during spring and fall (and occasionally, during hot, humid summer days), exterior condensation can also form on windows. This is usually a good indicator of the presence of energy efficient windows.

**2) Is this a sign of poor quality windows or construction of my house?**

No, it is a sign of higher quality construction of windows, doors and your home. The newer home designs do not allow air and moisture to escape or infiltrate as much as the older homes, so it is very important to watch the humidity levels in the house.

**3) How does indoor humidity affect window condensation?**

Excessive humidity is the cause of most window condensation. As the outside temperature drops,

the window glass temperature also drops. When moist air comes in contact with the cold glass pane, the moisture condenses and forms water droplets. Determining when the condensation will occur and preventing it depends on the energy efficiency of the window, the relative indoor humidity of the home, and the exterior and interior temperature.

**4) Can excess condensation damage windows?**

Excess window condensation can cause paint to peel from the sash of wood windows. Excess moisture can also damage the wood window frame on a wood window. Normally it does not affect vinyl or aluminum windows.

**5) Is exterior condensation anything to worry about?**

Dew on windows is a natural atmospheric phenomenon, and it doesn't mean your windows are leaking air or malfunctioning in any way. In fact, exterior condensation is a sign of energy efficiency, since it means the outside pane is thoroughly insulated

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condominium unit in a new development. A few months later, I asked how he was enjoying his new residence. He said the developer had control of the board and was depleting the association's savings. The developer would retain control of the board until the last unit was sold, and that may take several more years. The developer also selected a management company that would do his bidding and did not have the best interests of the community members in mind. I asked my friend: Did you read the Offering Plan? He read the Offering Plan but did not believe the developer would abide by it. The developer is running the community within his rights according to the Offering Plan and there is nothing my friend can do about it.

There are several procedures I would like to see required by law for the purchase in a condominium, cooperative or home owner association. An attorney should have specific qualifications to represent a client who is buying a cooperative, condominium, or home owner association unit. The attorney should be required to review the Offering Plan. The purchaser should have to sign a document stating they received an explanation of the Offering Plan from his or her attorney. An accountant familiar with cooperatives, condominiums, and home owner associations should be required to review three years' of the community's financial statements and provide an opinion to the purchaser

about the fiscal soundness of the community. The purchaser should also have to sign a document that acknowledges he or she received an explanation from an accountant.

Purchasers need to be aware and do their homework before buying. Boards need to be realistic with their budgets and finances, make wise policy decisions, and to be careful how they document their decisions in meeting minutes. The way boards govern their properties has a direct effect on property values. ■

*Comments or questions? You may reach Alvin Wasserman, of Fairfield Properties, at his office at 631-499-6660 x229.*

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## WHY CONDO OWNERS SHOULD BUY HOMEOWNERS INSURANCE

By THOMAS M. LUCIE, CPCU - BRADLEY & PARKER, INC.



Because condominium owners share their building structures, two policies are required to fully protect all parties involved — a master policy for the building, and an individual policy to cover owners for liability, to protect belongings and to insure any structural elements that are not covered by the master policy.

In some cases, the association is responsible for insuring the individual condo units, as they were originally built, including standard fixtures. In these instances, the individual owner is only responsible for insuring alterations to the original structure of the unit, like a kitchen or bathroom remodel.

In other condos, the association is responsible only for insuring the bare walls, floor, and ceiling. In the event of a disaster, the owner is responsible for elements like kitchen cabinets, built-in appliances, plumbing, wiring, bathroom fixtures etc.

It is important to know which structural parts of one's home are covered by the condo association master policy and which are not, so unit owners can properly insure their unit through their individual policies. This distinction should be set forth in the association's bylaws.

An individual policy provides coverage for personal possessions and for any structural elements not covered by the master policy if the unit owner is the victim of fire, theft or other disaster listed in their policy. Like a standard homeowners policy, owners also get liability and, likely, additional living expenses (ALE) protections.

To adequately insure a unit owner's home and protect assets, consider the following, additional coverages:

- ∞ Unit assessment reimburses owners for their share of an assessment charged to all unit owners because of a covered loss. For instance, if there is a fire in the lobby and all the unit owners are charged the cost of repairing the loss.
- ∞ Water backup insures owners' property for damage by sewer backups or drain backups — these are not covered by either their condo policy or flood policy.
- ∞ Umbrella liability is an inexpensive way to get more liability protection and broader coverage than is included in a standard condo policy.
- ∞ Flood insurance or earthquake insurance may be necessary if owners live in an area prone to these disasters.
- ∞ Floater for additional coverage for expensive jewelry, furs or collectibles.

Although sometimes mandatory, individual unit owners should be encouraged to purchase separate homeowners insurance. It is in the best interest and security of unit owners to be protected against many loss related perils and personal liability. From the association's point of view, it is essential to understand that any condo unit owners, without condo insurance put all unit owners as well as the association and board of managers at risk.



In the event of a property loss resulting from fire or water damage, or a liability loss not covered, all condo owners' real estate values could drop unless repairs and restoration occur promptly. All assessments may increase for uncovered property and liability claims made. Lastly, the most damaging to the association is that lawsuits may be brought against the board of managers or the association for the loss of value to the units.

If making homeowners insurance mandatory is not a viable option, educating unit owners about the importance of protecting their investment with a condo policy is highly recommended.

It's also a good idea to find an insurance professional who has experience in condominiums.

*Please call me at 631-650-4008 with any questions.  
Tom Lucie is a Senior Vice President at Bradley & Parker, Inc.*

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## TRADE SHOW 2018

The twelfth annual CAI-Long Island Trade Show is scheduled to take place this year on Saturday, October 13th at the Hilton Long Island in Melville. Please mark your calendars. It promises to be the best show ever – an event not to be missed!

The Trade Show Committee is already hard at work planning this year’s show. The Trade Show Committee meets on a monthly basis and is always looking for community board members to get involved and add their input on how to make the show an even bigger success. If you would like to get involved, please call or email Woody Goldstein at (631) 786-0443/woodyg@apptsync.com, or Eric Clemente at (631) 704-7184/eclemente@alure.com, co-chairs of the event, or any of the committee members listed below.

If you do not have the time to attend these meetings, the Committee would still love to get your input. Is there a particular aspect of the show that you would like changed or improved? Are there seminar topics that you would like to see at this year’s show? Is there a vendor that you use in your community that you think would be a good exhibitor at the Trade Show?

Let us know! We’d love to hear from you.

- |                   |  |
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*Continued from Page 9*

from the heat indoors. Depending on where you live, it may occur just a handful of times per season.

#### 6) Are there any cases where window condensation is only temporary?

**New Construction:** Wood, plaster, cement and other building materials used in new construction and remodeling produce a great deal of moisture. When the heating season starts, this moisture will gradually flow out into the air in the home. It will usually disappear during the first heating season and not cause any further trouble.

**Heating Season:** At the beginning of the heating season, there may be a certain amount of temporary condensation. During the humid summer months, your house can absorb some moisture. After the first few weeks of heating, this moisture should dissipate.

**Preceding Temperature Shifts:** Sharp, quick drops in temperature can also create temporary condensation problems during the heating season.

#### 7) How else can I reduce indoor humidity?

Vent all gas appliances, clothes dryers and exhaust fans to the outside. Your attic and crawl space should also be ventilated. Cover the earth in the crawl space with a good vapor barrier.



When cooking, make sure to run the exhaust fans in the kitchen. When you bathe or shower, run the fans in the bathroom until your mirror is clear. Avoid storing firewood in your house. If your home is extremely "tight" it may be helpful to install an air-to-air heat exchanger. As the outside air temperature drops, you should also decrease the humidity level within your home. The bottom line: Maintain as high a relative humidity level as you can for comfort, and then reduce the humidity level when condensation occurs. In many homes this simply means turning off your humidifiers in the winter.

#### 8) Does the amount of condensation depend on the window type?

Sometimes. Recessed windows like bow and bay windows usually experience more condensation than other window styles. This is because air circulated around those window types is usually more restricted, and since they hang away from the insulated house wall, bays and bows could be a few degrees cooler in temperature. Placing a common electric fan near the window to produce air circulation may also be helpful.

#### 9) Do drapes and shades affect window condensation?

Drapes and other window coverings can contribute to a condensation problem by restricting the flow of warm room air over the glass surface. Therefore, indoor condensation is more likely to occur when the drapes are closed or the shades are pulled down.

#### 10) Why wasn't it always there?

Old drafty windows allow moisture to escape through inefficient seals and cracks. Today's technology produced more energy efficient, "tighter" homes. This is great for keeping your home more comfortable, quieter, and clean, BUT by sealing your home you are also keeping moisture in. In today's homes it is very easy to build up extremely high levels of humidity.

#### 11) When should I be concerned?

If you find condensation between the two or three layers of glass in an insulated window, the airtight seal has probably been broken and the glass will need to be replaced. ■

*Comments or questions? Feel free to reach Michele Conlon of Conlin Exteriors, Inc. at her office at 516-781-5194 or send her an email to [conlonexteriorsinc@gmail.com](mailto:conlonexteriorsinc@gmail.com).*

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## NEW CONFLICT OF INTEREST LAW

By EDWARD M. TAYLOR, ESQ. - TAYLOR, ELDRIDGE & ENDRES, P.C.

The NYS Legislature recently passed a new law, signed by the Governor in September 2017, which purports to impose conflict-of-interest reporting requirements upon condominiums and cooperative housing corporations.

The law requires, first of all, that at least once each year, each “director” of a condominium or co-op board receive a copy of the Related Party Transactions section from the NYS Not-for-Profit Corporation Law (Section 715) and, for a co-op board, a copy of the Interested Directors section from the Business Corporation Law (Section 713). These two sections are similar and prohibit boards from entering into contracts where a conflict of interest exists, unless the conflict has been disclosed by the interested director.

The new law also requires that condominium and co-op boards provide an annual report to the “members” or shareholders, which report is to be signed by each director, and which must include the following information for each contract entered into or voted on by the board over the previous year that was a “related party transaction” or that involved an interested director:

1. A list of all such contracts voted on by the board, including the name of the contract recipient, the contract amount, and the purpose of the contract.
2. A record of each meeting at which a contract was voted on, including which directors were in attendance and a record of the vote, including how each director voted.
3. The date of each vote and the date the contract would be and remain valid.

If no such “related party” or “interested director” transaction took place during the prior year, the board must still issue to the members or shareholders a statement, signed by each director, that no actions were taken which require disclosure.

The law took effect January 1, 2018.

There are numerous problems with the law as it is currently configured. First, while the text states that it applies to condominiums and cooperative corporations, the law actually amends the Not-for-Profit Corporation Law and the Business Corporation Law. Neither of these laws typically pertain to condominiums. Condominiums in NYS

are governed by the Real Property Law, which was not amended and which is not mentioned in the new law. Most condominiums are not incorporated entities. Furthermore, homeowners associations are not mentioned in the text, although most, if not all, are not-for profit corporations. Thus, unless and until the law is amended, it is an open question as to whether it applies to condominiums or homeowners associations. The only certainty is that the law applies to cooperative housing corporations, which are mentioned in the text and which are almost uniformly subject to the Business Corporation Law.

While confusion reigns, we recommend to all our clients – condominium, co-op and HOA – to comply with the law to be on the safe side.

While the law requires annual disclosure, it does not state specifically when the disclosure is required. Presumably, it must take place within a year of the effective date. Issuing the disclosure statement in conjunction with the notice of annual meeting, distribution of the financial statement, or at the end of the fiscal or calendar year would all be options that would ensure compliance.

Finally, there is no provision in the law for enforcement or penalty for non-compliance. Again, to be on the safe side, we recommend to our clients that they comply with the law. The requirements are not so onerous that a Board should risk the consequences of being in default. ■

*Comments or questions? Feel free to reach Edward M. Taylor, Esq., of Taylor, Eldridge & Endres, P.C., at his office at 631-265-5550.*



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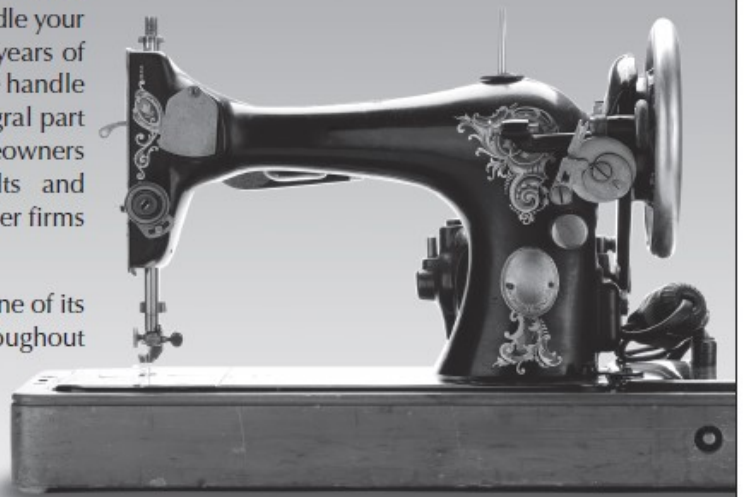
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