

**KENNETH SCHMITT**  
Town Supervisor

**TOWN OF CARMEL**  
TOWN HALL

**ANN SPOFFORD**  
Town Clerk

**SUZANNE MC DONOUGH**  
Town Councilwoman  
Deputy Supervisor

60 McAlpin Avenue  
Mahopac, New York 10541  
Tel. (845) 628-1500 • Fax (845) 628-6836  
[www.carmelny.org](http://www.carmelny.org)

**KATHLEEN KRAUS**  
Receiver of Taxes

**MICHAEL A. BARILE**  
Town Councilman  
**FRANK D. LOMBARDI**  
Town Councilman  
**ROBERT F. SCHANIL, JR.**  
Town Councilman

**MICHAEL SIMONE**  
Superintendent of Highways  
Tel. (845) 628-7474

**TOWN BOARD WORK SESSION**  
**Wednesday, November 10, 2021 7:00pm**

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PLEDGE OF ALLEGIANCE - MOMENT OF SILENCE

**6:00pm Executive Session:**

1. Highway Superintendent – Personnel
2. Supervisor – Carmel Town Board – Personnel
3. Garbage District - Contractual

**Town Board Work Session:**

- Review of Town Board Minutes, October 20, 2021
1. Michael Simone, Highway Superintendent – Consider Request to Acknowledge Emergency Payment for Parts & Supplies
  2. Michael Simone, Highway Superintendent – Consider Request to Authorize Awarding of Bids for Fall 2021 Highway Materials and Supplies
  3. Consider Additions/Deletions to the Active List of the Mahopac Volunteer Fire Department
  4. Letter from Putnam County Traffic Study Board – Consider Request to Authorize Resolution to the New York State Department of Transportation Requesting Traffic Study to Place Weight Restriction of 10 Tons Along Route 6N from the Intersection of Clark Place to the Intersection of Baldwin Place Road
  5. Police Chief Anthony Hoffmann – Consider Request to Authorize Reimbursement of Educational Stipend (\$900) Per the Current PBA Contract for P.O. James Zaccone
  6. Mary Ann Maxwell, Town Comptroller – Consider Request to Accept Proposal for LOSAP (Length of Service Award Program) Investment Services for the Mahopac Falls and Mahopac Volunteer Fire Protection Districts
  7. Mary Ann Maxwell, Town Comptroller – Consider Request to Accept Proposal for 2021-2022 Service Award Program for Carmel Fire Protection Districts 1 and 2
  8. Mary Ann Maxwell, Town Comptroller – Consider Request to Authorize 2021 Delinquent Water/Sewer Re-Levy on 2022 Town/County Taxes
  9. Richard Franzetti, PE, Town Engineer – Consider Request to Acknowledge Emergency Repairs CWD#2 – 11 Old Route 6
  10. Richard Franzetti, PE, Town Engineer – Consider Request to Accept Proposal for Planning Consulting Services
- **Public Comment (Three (3) Minutes on Agenda Items Only)**
  - **Town Board Member Comments**
- Open Forum:**
- **Public Comments on New Town Related Business (Three (3) Minutes Maximum for Town Residents, Property Owners & Business Owners Only)**
  - **Town Board Member Comments/Announcements**
  - **Adjournment**



EXHIBIT "B"

**Emergency Justification Form  
Town of Carmel Procurement Policy**

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**Procurement Policy, Section VI: Emergency Procurement**

Subdivision (4) of General Municipal Law §103 sets forth an exception to purchasing and bidding requirements for emergency situations

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Department: Town of Carmel Highway Department

Vendor names: Chemung Supply Corporation, Vendor #933

Nature of emergency: Necessary Plow Parts & Supplies: Vendor's supplier estimates future shortages

Estimated cost: \$17,000.00, and any future purchases

There are three basic statutory criteria to be met in order to fall within the emergency purchase exception. State the basis for identifying an emergency purchase or service, check any that apply:

- The situation arose out of an accident or unforeseen occurrence or condition.
- Public buildings, public property, or the life, health, safety or property of the political sub-division's residents were affected.
- The situation required immediate action, which could not await competitive bidding.
- The emergency purchases or services exceeded **\$10,000** and will be submitted to the Town Board for presentation at a Town Board Meeting to acknowledge said emergency. A Town Board Resolution should be passed acknowledging the same.
- Other (provide explanation): Bulk of Purchase priced per Sourcewell Contract #080818-EVE – Could not await Town Board Resolution to purchase, as vendor had inventory on hand

**Purchasing Agent's signature for approval:** \_\_\_\_\_

**Department Head's signature for approval:** \_\_\_\_\_



HEADQUARTERS:  
2420 CORNING ROAD  
PO BOX 527  
ELMIRA, NY 14902  
PHONE: 607-733-5506  
FAX: 607-732-5379

# INVOICE

Invoice No.	Date
011831	10/25/2021
Refer to Invoice Number	
011831	

REMIT TO: CHEMUNG SUPPLY,  
PO BOX 527, ELMIRA, NY 14902

**Sold To**  
TOWN OF CARMEL-PUTNAM  
C/O MIKE SIMONE, T.S.  
McALPIN AVENUE  
MAHOPAC, NY 10541

**Ship To**  
TOWN OF CARMEL - PUTNAM  
55 McALPIN AVENUE  
MAHOPAC, NY 10541

Attn:

ATTN: MIKE 845-628-7474

Sales Order	Cust No	Customer PO	Order Date	Tax	Mark Shipment	Terms	Loc
0211679-0000	101441		10/5/2021	E		NET 30	
Salesperson	Ship Date	Shipped Via	FOB Point	Ins	Waybill Number		
TAG WILLIAMSON	10/22/2021	CHEMUNG TRUCK	ORIGIN				

Item	T	Quantity			Part Number/Revision	Description	Unit Price \$	Amount \$
		Order	BO	Ship				
001	S	10.0000		10.0000	EPBTPSQA-20489	5/8X6X120 SHP TP 11/16 SQ11/16 TP 3-3-12	137.20000	1,372.00
002	S	10.0000		10.0000	EPBTPSQA-20403	5/8X6X132 SHP TP 11/16 SQ11/16 TP 3-3-12	150.92000	1,509.20
* 003	S	30.0000		30.0000	ECBTPSCA-22360	CB 3/4X6X36SHP 1.5GA TPCS11/16 CS11/16 TP 3-3-12	211.70000	6,351.00
* 004	S	30.0000		30.0000	ECBTPSCA-22480	CB 3/4X6X48SHP1.5GA TP CS11/16 CS11/16 TP 3-3-12	256.49000	7,694.70
						SUBTOTAL		16,926.90
						Total \$		16,926.90

\* Sourcewell Contract # 080818 - 2VE

**FORM E**  
**CONTRACT ACCEPTANCE AND AWARD**



(Top portion of this form will be completed by Sourcewell if the vendor is awarded a contract. The vendor should complete the vendor authorized signatures as part of the RFP response.)

Sourcewell Contract #: 080818-EVE

Proposer's full legal name: Evolution Edges (A Division of Chemung Supply)

Based on Sourcewell's evaluation of your proposal, you have been awarded a contract. As an awarded vendor, you agree to provide the products and services contained in your proposal and to meet all of the terms and conditions set forth in this RFP, in any amendments to this RFP, and in any exceptions that are accepted by Sourcewell.

The effective date of the Contract will be October 29, 2018 and will expire on October 29, 2022 (no later than the later of four years from the expiration date of the currently awarded contract or four years from the date that the Sourcewell Chief Procurement Officer awards the Contract). This Contract may be extended for a fifth year at Sourcewell's discretion.

**Sourcewell Authorized Signatures:**

Jeremy Schwartz  
78144D820E884E3  
SOURCEWELL DIRECTOR OF OPERATIONS AND  
PROCUREMENT/CFO SIGNATURE

Jeremy Schwartz  
(NAME PRINTED OR TYPED)

Chad Coauette  
SOURCEWELL EXECUTIVE DIRECTOR/CEO SIGNATURE

Chad Coauette  
(NAME PRINTED OR TYPED)

Awarded on October 22, 2018

Sourcewell Contract # 080818-EVE

**Vendor Authorized Signatures:**

The Vendor hereby accepts this Contract award, including all accepted exceptions and amendments.

Vendor Name Evolution Edges (A Division of Chemung Supply)

Authorized Signatory's Title VP, Winter Products

[Signature]  
VENDOR AUTHORIZED SIGNATURE

Mike Manner  
(NAME PRINTED OR TYPED)

Executed on 10/23, 2018

Sourcewell Contract # 080818-EVE

## SOURCEWELL PRICING - SPECIALTY, CARBIDE & STEEL

### FLEX OSCILLATING BLADE COMPONENT (JOMA BLADE ALTERNATIVE)

PART #	PRODUCT DESCRIPTION	PRICE
EFLEXOSC-36	RELIANT 36" INDIVIDUAL FLEX OSCILLATING BLADE (Formerly TXS)	\$519.26
EFLEXOSC-48	RELIANT 48" INDIVIDUAL FLEX OSCILLATING BLADE (Formerly TXS)	\$694.04
EFLEX-36	RELIANT 3FT STEEL ADAPTER BLADE	\$107.45
EFLEX-36CB	RELIANT 3FT STEEL ADAPTER BLADE - W/CARBIDE INSERTS	\$394.61
EFLEXCLAMP-36	RELIANT 3FT CLAMP BLADE	\$40.60
EFLEX-48	RELIANT 4FT STEEL ADAPTER BLADE	\$143.24
EFLEX-48CB	RELIANT 4FT STEEL ADAPTER BLADE - W/CARBIDE INSERTS	\$526.12
EFLEXCLAMP-48	RELIANT 4FT CLAMP BLADE	\$54.15
EGRD-FLEX-L	RELIANT GRD 3/4X6X21 LEFT - STANDARD CURB GUARD	\$107.45
EGRD-FLEX-R	RELIANT GRD 3/4X6X21 RIGHT - STANDARD CURB GUARD	\$107.45
EGRD-PWRFLEX-L	CURB ARMOR 1X6X21 LEFT - HEAVY DUTY CAST CARBIDE CURB GUARD	\$250.00
EGRD-PWRFLEX-R	CURB ARMOR 1X6X21 RIGHT - HEAVY DUTY CASH CARBIDE CURB GUARD	\$250.00
EGRD-PWRFLEX-S	CURB ARMOR 1X6X22 STRAIGHT - HEAVY DUTY CAST CARBIDE FRONT GUARD	\$215.89

### CARBIDE BLADES - STANDARD TUNGSTEN CARBIDE INSERTS (.635"X.356X1")

PART #	PRODUCT DESCRIPTION	PRICE
ECBTSCA-21360	STD CB 3/4X6X36 STANDARD CARBIDE INSERTED BLADE - 36" 2GA	\$211.70
ECBTSCA-21480	STD CB 3/4X6X48 STANDARD CARBIDE INSERTED BLADE - 48" 2GA	\$256.49
ECBTSCA-20607	STD CB 3/4X6X60 STANDARD CARBIDE INSERTED BLADE - 60" 2GA	\$356.09
ECBTSCA-21720	STD CB 3/4X6X72 STANDARD CARBIDE INSERTED BLADE - 72" 2GA	\$427.26
* ECBTSCA-22360	STD CB 3/4X6X36 STANDARD CARBIDE INSERTED BLADE - 36" 1.5GA	\$211.55 *
* ECBTSCA-22480	STD CB 3/4X6X48 STANDARD CARBIDE INSERTED BLADE - 48" 1.5GA	\$256.49 *
ECBTSCA-20686	STD CB 3/4X6X60 STANDARD CARBIDE INSERTED BLADE - 60" 1.5GA	\$356.09
ECBTSCA-21721	STD CB 3/4X6X72 STANDARD CARBIDE INSERTED BLADE - 72" 1.5GA	\$427.26
ECBTSCA-2650	STD CB 3/4X6X36 STANDARD CARBIDE INSERTED BLADE - 36" 2GA W/BEVEL	\$275.01
ECBTSCA-2651	STD CB 3/4X6X48 STANDARD CARBIDE INSERTED BLADE - 48" 2GA W/BEVEL	\$333.44
ECBTSCA-2652	STD CB 3/4X6X60 STANDARD CARBIDE INSERTED BLADE - 60" 2GA W/BEVEL	\$462.91
ECBTSCA-2653	STD CB 3/4X6X72 STANDARD CARBIDE INSERTED BLADE - 72" 2GA W/BEVEL	\$555.43
ECBTSCA-2604	STD CB 3/4X6X36 STANDARD CARBIDE INSERTED BLADE - 36" 1.5GA W/BEVEL	\$219.32
ECBTSCA-2605	STD CB 3/4X6X48 STANDARD CARBIDE INSERTED BLADE - 48" 1.5GA W/BEVEL	\$292.44
ECBTSCA-2606	STD CB 3/4X6X60 STANDARD CARBIDE INSERTED BLADE - 60" 1.5GA W/BEVEL	\$365.55
ECBTSCA-2607	STD CB 3/4X6X72 STANDARD CARBIDE INSERTED BLADE - 72" 1.5GA W/BEVEL	\$454.89
ECBTSCA-2801	STD CB 7/8X5X36 STANDARD CARBIDE INSERTED BLADE - 36" 1.5GA	\$211.55
ECBTSCA-2802	STD CB 7/8X5X48 STANDARD CARBIDE INSERTED BLADE - 48" 1.5GA	\$256.49
ECBTSCA-2821	STD CB 7/8X5X36 STANDARD CARBIDE INSERTED BLADE - 36" 1.5GA W/BEVEL	\$275.01
ECBTSCA-2820	STD CB 7/8X5X48 STANDARD CARBIDE INSERTED BLADE - 48" 1.5GA W/BEVEL	\$333.44





**MAHOPAC VOLUNTEER FIRE DEPARTMENT**

Post Office Box 267  
Mahopac, NY 10541

Fire Headquarters  
741 Route Six

Emergency Dial 911  
Phone: (845) 628-3160  
Fax: (845)628-2174

October 07, 2021

Ann Spofford, Town Clerk  
Town of Carmel  
55 McAlpin Av  
Mahopac, NY 10541

Dear Ann,

Please make the following changes to the Active membership of the Mahopac Volunteer Fire Department Inc.

**Delete the Following Members**

With regret the Department announces the passing of 43 Year Life Member Franklin Weydig.

Christina Langlitz has resigned from the Department.  
Sarango N Curipona has resigned her probationary membership.

**Add the Following new Members**

\*Andrew J Casamento [REDACTED] Mahopac NY 10541 **\*Removed per attached ltr.**  
Isabela K Frattarola, [REDACTED] Mahopac NY 10541  
Alexander J Magliari, [REDACTED], Mahopac NY 10541  
Dino Radoncic, [REDACTED], Mahopac NY 10541

Thank you for your assistance with this matter.

Sincerely,

*Edward J Scott*

Edward J Scott  
Ex-Chief  
Corresponding Secretary  
[Edward.Scott@MahopacVFD.com](mailto:Edward.Scott@MahopacVFD.com)



# Mahopac Volunteer Fire Department

PO Box 267  
Mahopac, NY 10541

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Emergencies Dial 911  
All Other Business  
(845) 628-3160 ext 22  
Fax: (845)628-2174

November 8, 2021

Ann Spofford, Town Clerk  
Town of Carmel  
55 McAlpin Av  
Mahopac, NY 10541

Dear Ann,

Please make the following changes to the Active membership of the Mahopac Volunteer Fire Department Inc.

## **Delete the Following Members**

Gerard Kick has resigned from the Department.

Andrew J Casamento has received a job offer from out of state and will be moving so he has resigned his probationary membership. ( added in October Letter)

Kevin Swayne has been dropped from the rolls of the department for non-participation

Thank you for your assistance with this matter.

Sincerely,  
*Edward J Scott*

Edward J Scott  
Ex-Chief  
Corresponding Secretary  
Edward.Scott@MahopacVFD.com

# 1/10/2021 Work Session Agenda Item #4

Robert L. Langley, Jr.  
Putnam County Sheriff  
Chairman

## PUTNAM COUNTY TRAFFIC SAFETY BOARD

Ron Cummings  
Vice-Chairman

Peter Dandreano  
Secretary



Judie Mirra  
Coordinator/Liaison

William Bertram  
Lt. John Dearman  
Legislator William Gouldman  
John Lord  
Nancy Montgomery  
Sgt. William Meyer

John O'Connor  
Chief Kevin Owens  
Patrick Perry  
Legislator Neal Sullivan  
Deputy Comm. John Tully

October 18, 2021



Supervisor Kenneth Schmitt  
Carmel Town Board Members

Supervisor Schmitt and Board Members:

On September 16, 2021 the Putnam County Traffic Safety Board met and discussed traffic concerns relating to State Route 6N (AKA South Lake Boulevard). Residents and Business Owners alike who are established along the roadway attended the meeting and expressed their concerns relating to the roadway and the hazard it presents. There was concern about tractor trailers that travel along the roadway which are unable to properly navigate the roadway and often have to cross over the center of the roadway to maneuver around the twisting roadway. As one could imagine it is only a matter of time before there is a serious accident with one of these large vehicles that have great difficulty staying in their lane due to the topography of the roadway. Additionally, there was concern over the use of the engine brake on these trucks and the noise it emits. Although the New York State Department of Transportation discourages eliminating the use of any device which is associated with the safe operation of a vehicle such as an engine brake and will not prohibit the use thereof, I have seen some jurisdictions enact local ordinances limiting the use of such devices, although I do not recommend such an ordinance that impacts the stopping ability of a large and heavy vehicle.

Increased population throughout the area has increased traffic and generated more complaints of speeding vehicles. We are in the process of collecting speed data along the above listed roadway to as to better assess this reported problem, although the accident data does not indicate a higher-than-normal amount of speed related accidents. Once we have the data a follow up letter will be provided along with the data indicating factual findings.

**Putnam County Sheriff's Department**  
Three County Center  
Carmel, New York  
(845) 225-4300

It is the suggestion of this committee that NYSDOT place a weight restriction along Route 6N from the intersection of Clark Place to the intersection of Baldwin Place Road of 10 tons. Additionally, Enhanced Crosswalks should be placed along this corridor where possible for pedestrian traffic to cross safely. In closing it is strongly recommended that the Town Board make a formal inquiry to the NYSDOT to conduct a feasibility study addressing these issues and concerns, thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Langley, Jr.', written in a cursive style.

Robert L. Langley, Jr.

Putnam County Sheriff, Chairman



# TOWN OF CARMEL POLICE DEPARTMENT

60 MCALPIN AVENUE, MAHOPAC, NY 10541  
TEL (845)628-1300 FAX (845)628-2597  
POLICE@CI.CARMEL.NY.US

ANTHONY HOFFMANN  
CHIEF OF POLICE

**1/10/2021 Work Session Agenda Item #5**

## MEMORANDUM

TO: Carmel Town Board  
FROM: Chief Anthony Hoffmann  
SUBJECT: Education Stipend – PO James Zaccone  
DATE: October 26, 2021

I respectfully request approval of the nine-hundred dollar education stipend as per the current PBA contract for PO James Zaccone. PO Zaccone received a Bachelor of Science Degree in Criminal Justice Administration from the University of Phoenix in 2016. PO Zaccone has met the requirements of Article XVII, Section 2 of the current PBA contract as he has been a member of CPD for over one year.

PO Zaccone's University of Phoenix transcript and degree is attached.

Submitted for your consideration and approval.

Chief Anthony Hoffmann



<i>Record of:</i> James A. Zaccone
<i>Student Number:</i> [REDACTED]
<i>Birthdate:</i>
<i>Enrollment Status:</i> Graduated
<i>Enrollment Status Effective Date:</i> 02/22/2016

AACJ Program GPA : 3.07
BSCJA/M Program GPA : 3.12

**UNIVERSITY OF PHOENIX**

Mo/Year	Course ID	Course Title	Grade	Credits Attempted	Credits Earned	Quality Points	Rep
03/2012	FP/101	FOUNDATIONS OF PERSONAL FINANCE	B-	3.00	3.00	8.01	
03/2012	US/101	INTRODUCTION TO UNIVERSITY STUDIES	A-	3.00	3.00	11.01	
05/2012	COM/155	UNIVERSITY COMPOSITION AND COMMUNICATION I	A	3.00	3.00	12.00	
05/2012	SCI/162	PRINCIPLES OF HEALTH AND WELLNESS	A-	3.00	3.00	11.01	
07/2012	COM/156	UNIVERSITY COMPOSITION AND COMMUNICATION II	A	3.00	3.00	12.00	
07/2012	HUM/176	MEDIA AND AMERICAN CULTURE	A-	3.00	3.00	11.01	
09/2012	HUM/111	CRITICAL AND CREATIVE THINKING	B-	3.00	3.00	8.01	
09/2012	PSY/201	FOUNDATIONS OF PSYCHOLOGY	B	3.00	3.00	9.00	
11/2012	CJS/200	FOUNDATIONS OF THE CRIMINAL JUSTICE SYSTEM	B+	3.00	3.00	9.99	
11/2012	ETH/125	CULTURAL DIVERSITY	B	3.00	3.00	9.00	
02/2013	CJS/210	FUNDAMENTALS OF POLICING	B-	3.00	3.00	8.01	
02/2013	MAT/116	ALGEBRA 1A	D-	3.00	3.00	2.01	
04/2013	CJS/220	INTRODUCTION TO CRIMINAL COURT SYSTEM	C-	3.00	3.00	5.01	
04/2013	MAT/117	ALGEBRA 1B	C-	3.00	3.00	5.01	
06/2013	BUS/210	FOUNDATIONS OF BUSINESS	B	3.00	3.00	9.00	
06/2013	CJS/230	INTRODUCTION TO CORRECTIONS	A-	3.00	3.00	11.01	
08/2013	CJS/240	INTRODUCTION TO JUVENILE JUSTICE	A-	3.00	3.00	11.01	
08/2013	HUM/130	RELIGIONS OF THE WORLD	B+	3.00	3.00	9.99	
10/2013	CJS/250	INTRODUCTION TO SECURITY	A-	3.00	3.00	11.01	
10/2013	SCI/241	NUTRITION	A-	3.00	3.00	11.01	
01/2014	CJA/304	INTERPERSONAL COMMUNICATIONS	A-	3.00	3.00	11.01	
02/2014	CJA/314	CRIMINOLOGY	A-	3.00	3.00	11.01	



Mo/Year	Course ID	Course Title	Grade	Credits Attempted	Credits Earned	Quality Points	Rep
04/2014	CJA/324	ETHICS IN CRIMINAL JUSTICE	B+	3.00	3.00	9.99	
05/2014	CJA/334	RESEARCH METHODS IN CRIMINAL JUSTICE	B	3.00	3.00	9.00	
06/2014	CJA/344	CULTURAL DIVERSITY ISSUES IN CRIMINAL JUSTICE	B+	3.00	3.00	9.99	
07/2014	CJA/354	CRIMINAL LAW	A-	3.00	3.00	11.01	
08/2014	CJA/364	CRIMINAL PROCEDURE	B	3.00	3.00	9.00	
09/2014	CJA/374	JUVENILE JUSTICE SYSTEMS AND PROCESSES	B-	3.00	3.00	8.01	
11/2014	CJA/384	CRIMINAL ORGANIZATIONS	B	3.00	3.00	9.00	
12/2014	CJA/394	CONTEMPORARY ISSUES AND FUTURES IN CRIMINAL JUSTICE	A	3.00	3.00	12.00	
02/2015	CJA/444	ORGANIZATIONAL BEHAVIOR AND MANAGEMENT	B+	3.00	3.00	9.99	
03/2015	CJA/454	CRIMINAL JUSTICE MANAGEMENT THEORY AND PRACTICE	C	3.00	3.00	6.00	
04/2015	CJA/464	CRIMINAL JUSTICE POLICY ANALYSIS	B	3.00	3.00	9.00	
05/2015	CJA/474	MANAGING CRIMINAL JUSTICE PERSONNEL	B+	3.00	3.00	9.99	
06/2015	CJA/484	CRIMINAL JUSTICE ADMINISTRATION CAPSTONE	C+	3.00	3.00	6.99	
07/2015	SPAN/110	CONVERSATIONAL SPANISH I	A-	3.00	3.00	11.01	
09/2015	PHL/215	PHILOSOPHY: METHODS AND APPLICATIONS	A-	3.00	3.00	11.01	
10/2015	COM/440	COMMUNICATION LAW	B+	3.00	3.00	9.99	
12/2015	COM/100	INTRODUCTION TO COMMUNICATION	B	3.00	3.00	9.00	
01/2016	CJS/215	INTRODUCTION TO FORENSICS	C+	3.00	3.00	6.99	

**GPA**

	GPA	Credits Attempted	Credits Earned	Quality Points
Total Cumulative Credits:			120.00	
UOPX Cumulative:	3.12	120.00	120.00	374.10

**DEGREES, CERTIFICATES**

DEGREES, CERTIFICATES	COMPLETED	CONFERRED
Associate of Arts Concentration in Criminal Justice	01/12/2014	01/2014
Bachelor of Science in Criminal Justice Administration Concentration in Management	02/22/2016	02/2016

End of Unofficial Transcript

# University of Phoenix

*Upon the recommendation of the Faculty,  
University of Phoenix does hereby confer upon*

*James A Zaccone*

*the degree of*

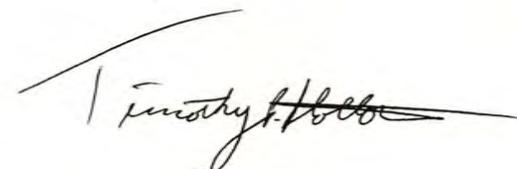
*Bachelor of Science in Criminal Justice Administration*

*with all the rights, honors and privileges thereunto appertaining.*

*In witness whereof, the seal of the University and the signatures as authorized  
by the Board of Trustees, University of Phoenix, are hereunto affixed,  
this twenty-ninth day of February, in the year two thousand sixteen.*

  
*Chairman, Board of Trustees*



  
*President*

**KENNETH SCHMITT**  
*Town Supervisor*

**SUZANNE MC DONOUGH**  
*Town Councilwoman*  
*Deputy Supervisor*

**MICHAEL A. BARILE**  
*Town Councilman*

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**ROBERT F. SCHANIL, JR.**  
*Town Councilman*

**TOWN OF CARMEL**  
TOWN HALL



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Tel. (845) 628-7474

## Memorandum

To: Kenneth Schmitt, Town Supervisor  
Town Board

From: Mary Ann Maxwell – Town Comptroller

Date: November 1, 2021

RE: Consider Accepting Proposal for LOSAP Investment Services for Mahopac Falls  
Fire Protection District and Mahopac Fire Protection District

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On July 21, 2021 the Town Board authorized the Comptroller's Office to send out Request for Proposals for the Town's Length of Service Awards Program for Carmel Fire Protection District No. 1 (Mahopac Falls) and Carmel Fire Protection District No. 2 (Mahopac). I am pleased to report that we received five (5) proposals from various investment service firms.

After a thorough review and analysis and discussions with Penflex I prepared the attached spreadsheet comparing the submitted proposals.

Based on the submitted proposal and prior investment performance I am recommending the LOSAP Investment Services continue be awarded to Glens Falls National Bank for five (5) year period commencing January 1, 2022 – December 31, 2026.

Please add this to the 11/10/21 work session agenda for discussion.

Cc: Anne Pasquerello  
Greg Folchetti

TOWN OF CARMEL LOSAP PROPOSAL REVIEW October 2021

	Assets \$7,855,452 - Annual Management Fee % bps	Monthly Distribution charges per participant	Comerica Fees	Corporate Trustee (optional fee)	Annual Administration Report (Optional)	Plan takeover fee (One time fee)	Total
RBC Wealth Management	0.40%						
Proposal Based on assets - \$7,855,452	31,422	Comerica - \$400 plus \$1.25 plus postage per payment	2,101	Included			33,523
Glens Falls National Bank	0.32%						
Proposal Based on assets - \$7,855,452	25,444	2,316	N/A	Included	100		27,860
Cap Trust	0.50%						
Proposal Based on assets - \$7,855,452	39,277		N/A	Included	100		39,377
Manning & Napier Advisors LLC	0.875%						
Based on assets - over \$5,000,000 - <u>Tiered</u> Account Fee	68,735	???	N/A	Included			68,735
Wells Fargo	0.75%						
	58,916		N/A	Included			58,916

Mary Ann Maxwell  
Town Comptroller  
Town of Carmel  
60 McAlpin Avenue  
Mahopac, NY 10541

September 3, 2021

**RE: LOSAP Request for Proposal**

Dear Ms. Maxwell:

Enclosed are the original and seven (7) copies of our proposal for the Mahopac Falls and Mahopac Fire Protection Districts LOSAP plans sponsored by the Town of Carmel.

This proposal constitutes an irrevocable offer by Glens Falls National Bank and Trust Company.

If you have any questions regarding our proposal or require additional information please contact us directly.

Sincerely,

**Adam M. Horowitz**  
Assistant. Vice President  
Investment Officer  
(518) 415-4318 direct line  
(518) 761-3171 fax  
[adam.horowitz@arrowbank.com](mailto:adam.horowitz@arrowbank.com)

**Mary Pat Rabin, CPA**  
Vice President  
Retirement Services Manager  
(518) 415-4582 direct line  
(518) 761-3171 fax  
[marypat.rabin@arrowbank.com](mailto:marypat.rabin@arrowbank.com)

Encs.  
/kls



***Glens Falls National***  
*Bank and Trust Company*

INVESTMENT MANAGEMENT SERVICES  
PROPOSAL FOR

**Town of Carmel, NY  
Fire Protection District LOSAPs of:  
Mahopac Falls Fire Protection District  
Mahopac Fire Protection District**

The Wealth Management Division of  
Glens Falls National Bank and Trust Company  
250 Glen Street  
Glens Falls, NY 12801  
<http://gfnational.com>

Telephone: (518) 415-4401  
Fax (518)761-3171  
September 8, 2021

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## **CONTRACT PERIOD**

We understand that the contract will be for five (5) years from the date of Town Board authorization.

## **SCOPE OF SERVICES**

*Glens Falls National Bank & Trust Company Wealth Management Division (GFNB Wealth Management Division)* acknowledges that the requested services for the LOSAP trust funds will include the following:

- Provide monthly reports of transactions and holdings to the Comptroller disclosing both cost and market valuations;
- Provide quarterly performance reports that display investment performance in comparison to pre-determined investment benchmarks;
- Not collect any soft dollar fees from any broker/dealer or other financial firm in relation to services provided to the Town.
  
- **Active Management**
  - Monitor portfolio daily.
  - Monitor cash flow needs.
  - Monitor the credit worthiness of all investments and provide the Comptroller with detailed evaluations of significant changes in credit quality.
  - Monitor program investments for consistency with Town's investment policy.
  
- **Ongoing Services**
  - Provide monthly statements, detailing holdings, transactions and balances. Additionally, performance figures/rate of return information can be made available at intervals convenient to the Town of Carmel.
  - Review performance via quarterly meetings/conference calls (or as needed).
  - Perform ongoing monitoring of portfolio investments and overall strategy.
  - Periodic review of the Town's investment policy and recommendations for changes as deemed appropriate.
  - Periodically perform cash flow analysis to reevaluate appropriate allocation to core and liquidity portfolios.
  - Rebalance assets as needed.
  - Perform and communicate portfolio compliance with applicable policies and laws.
  - Develop and present trust related items to the Town for approval as needed.
  - Provide analysis and recommendation of trust options as needed.

## **VENDOR QUALIFICATIONS**

*GFNB Wealth Management Division* certifies that the Company:

- Is primarily engaged in providing the service as outlined in these specifications;
- Has provided the name(s) and professional credentials of the investment personnel who will perform the investing including the number of years of experience performing such services in the field of Defined Benefit Length of Service Award Programs and the number of defined benefit plan Service Award Programs for which they have performed such services or similar programs;
- Will continue to provide our recommended modifications to the investment policies and procedures, allocation assumptions and/or cost calculation methods used to calculate program costs;
- Has no person or persons associated with the Company who will be providing services under our proposal who has been convicted of any crime or was censured/reprimanded/required to pay any damages for misconduct or misrepresentation having to do with the services your firm proposes to provide; and
- Have no pending or sustained legal charges against our firm or against any investment institution whose investment we have recommended be purchased to fund the Town's Service Award Programs.

## **BANK CREDENTIALS**

*GFNB Wealth Management Division* has served as trustee and investment manager of both Defined Contribution and Defined Benefit retirement plans since 1960. Total assets under management in the Wealth Management Division as of July 31, 2021 are in excess of \$1.7 Billion. Of that, \$955 million represents retirement and LOSAP assets. Those assets are held in a variety of plan types, including Defined Benefit Pension Plans, Length of Service Award Programs, Defined Contribution Plans such as Profit Sharing Plans, 401(k) Plans, and Money Purchase Pension Plans.

Our approach to managing the equity portion of assets takes a long term blended approach with periodic tilts toward value or growth based on current market conditions and our economic outlook. Our assets are typically concentrated in Large Cap U.S. stocks to provide a solid foundation for long term growth. We would hold a combined 10%-25% in Small Cap and Mid Cap Stock funds and similarly we would likely hold a total of 0%-25% in International equity funds.

Our approach to managing fixed income assets also takes a long term approach primarily consisting of a diversified mix of government, agency and investment grade fixed income funds. Periodically a small percentage may be invested in high yield bond funds, foreign bond funds, convertible bond funds and preferred stock should opportunities in those areas arise.

**BANK CREDENTIALS** *continued*

As a part of our overall process, our Investment Policy Committee (which includes all Investment Officers as well as the Senior Manager) meets at least monthly to review all additions and deletions from our approved menu of mutual funds. The Committee uses a variety of criteria in examining appropriate characteristics to find suitable investments such as a fund's internal expenses, manager tenure, long term fund performance versus its benchmark, etc. The Investment Policy Committee reports its activities directly to our Board of Directors.

The Investment Policy Committee is also charged with providing Investment Officers a framework for asset allocation/investment decisions to be used in conjunction with the client's risk and return profile. This framework provides a means for consistency throughout our Wealth Management process.

In addition to investment management services, *GFNB Wealth Management Division* provides compliance and recordkeeping services for Defined Contribution Plans and works with Third Party Administrators to facilitate recordkeeping functions where we are not directly responsible for those services. *Glens Falls National Bank Wealth Management Division* has served as Trustee of the New York State Comptrollers Emergency Squad Trust Fund since 1999, working closely with Penflex Inc., the current Program Administrator.

Within the *GFNB Wealth Management Division*, the Retirement Plan Services Department is staffed by five account administrators and six support staff. The Investment Department is staffed by five portfolio managers and a support staff member.

**STAFF CREDENTIALS – Investment Staff**



**Adam M. Horowitz**

*Assistant Vice President / Investment Officer*

*(518) 415-4318, adam.horowitz@arrowbank.com*

Adam joined *Glens Falls National Bank & Trust Company* in 2018. Adam acts as Investment Officer for client relationships by evaluating, designing and overseeing all aspects of portfolio construction including manager selection for individual and corporate retirement plans, personal trusts, investment management accounts, foundations and not-for-profit relationships. He has over 15 years of investment management experience. Adam is the lead portfolio manager of our core equity strategy within the Wealth Management Division. He is also co-portfolio manager of the proprietary North Country Large Cap Equity Fund and North Country Intermediate Bond Fund. Adam has been manager of the New York State Comptroller's Defined Contribution and Defined Benefit LOSAP plans since 2018. Adam received his Bachelor's and Master's degrees in Business Administration from the State University of New York at Albany. Adam is an active member of his community as a 1<sup>st</sup> line firefighter with the Chestertown Volunteer Fire Company and a Commissioner on the Schroon Lake Park District. Adam also serves as Treasurer with the Greater Glens Falls Senior Center.



**Michael G. Mihaly, AFIM**

*Vice President / Investment Manager*

*(518) 415-4540, michael.mihaly@arrowbank.com*

Michael joined *Glens Falls National Bank & Trust Company* in 2014. Michael serves as an Investment Officer for individual and corporate retirement plans, personal trusts, investment management accounts, foundations and not-for-profit relationships. With more than 20 years of investment management experience, Michael manages the Investment Team and is President of North Country Advisors, Inc. He is a graduate of St. John Fisher College with a Bachelor's degree in Industrial and Commercial Accounting. Michael has earned the Accredited Fiduciary Investment Manager (AFIM) certification from Cannon Financial Institute. Michael has been actively involved in the community as a past member of the Board of Directors for Wellspring in Saratoga; past Board President for The Children's Museum at Saratoga and is a Trustee of the Glens Falls Hospital Foundation.

**STAFF CREDENTIALS – Administration Staff**



**Mary Pat Rabin, CPA**

*Vice President / Retirement Services Manager  
(518) 415-4582, marypat.rabin@arrowbank.com*

Mary Pat joined *Glens Falls National Bank & Trust Company* in 2012 as Manager of Retirement Plan Services. She has more than 20 years' experience in retirement plan design and administration services and is responsible for the administration of all retirement and LOSAP plans. Prior to coming to the Wealth Management Division, she was Senior Tax Manager with a local certified public accounting firm. Her duties included managing the firm's retirement plan services along with tax compliance and research for businesses and individuals. Mary Pat obtained her BS in Accounting from the College of St. Rose and is a member of the AICPA and NYSSCPA. She is a member of the Charles R. Wood Theater Board acting as Treasurer and head of its Development Committee.



**Jeff Goliber**

*Assistant Vice President / Retirement Services Assistant Manager  
(518) 415-4687, jeff.goliber@arrowbank.com*

Jeff joined *Glens Falls National Bank & Trust Company* in 2019. He has more than 20 years' experience in the finance industry where he spent 14 years as an office manager for a brokerage house and most recently, four years with a wealth management firm where he provided investment and retirement planning to high net worth clients. Jeff has been responsible for administration of LOSAP accounts since 2019. Jeff graduated from the State University of New York at Potsdam where he earned a Bachelor's Degree in Economics and Business Economics. Jeff is active in the community as he serves on the board of directors for the Franklin Community Center in Saratoga Springs and volunteers at Double H Ranch in Lake Luzerne.

## **INVESTMENT APPROACH**

We use an ongoing investment process to manage all of our portfolios:

- Establish appropriate investment objective based on client's long term needs and risk tolerance.
- Determine appropriate investment mix based on the established investment objective and in view of current economic/market conditions.
- Select appropriate investments, which will allocate the portfolio in line with the desired investment mix.
- Monitor selected investments on an ongoing basis to ensure continued appropriateness based on the client's long term goals and objectives and changing market conditions.
- Review portfolio composition on an ongoing basis to be sure weightings remain appropriate based on client's long term goals and objectives and changing market conditions.
- Review portfolios adherence to all compliance requirements on an ongoing basis.
- Perform thorough portfolio reviews to ensure all aspects of the portfolio are within approved tolerance levels.
- Reconfirm appropriateness of investment objective and confirm that no material changes are warranted based on client needs or change in long term goals.

1. **Describe the information and materials that will be needed by the investment advisor from the Town in order to manage the portfolio.**

Not applicable. We have served as investment manager and Trustee for the Town of Carmel LOSAP plans since 2016.

2. **If a subsidiary or subcontractor is to be responsible for all or part of the execution of this contract, proposers shall also provide the identical level of information for the subsidiary or subcontractor as detailed above.**

No subsidiary or subcontractors will be used at this time.

3. **A timeline for the portfolio reinvestment process, beginning with an anticipated start date through the full investment of the portfolio.**

Not applicable. We have served as investment manager and Trustee for the Town of Carmel LOSAP plans since 2016.

**RFP QUESTIONS**

A. HISTORY AND OWNERSHIP

- 1. List your firm's complete name, address, e-mail address, telephone and fax numbers. Provide a brief history of your firm, the year it was founded, the location of its headquarters and the location of any other offices.**

*Glens Falls National Bank & Trust Company - Wealth Management Division*  
250 Glen Street Glens Falls, NY 12801  
<http://www.gfnational.com/>  
Telephone (518) 415-4401  
Fax (518) 761-3171

Since 1851, we have been serving and helping our neighbors achieve their financial goals. We are the oldest corporation in Warren County, New York, and we are proud to serve as a cornerstone in the community through charitable giving and unmatched volunteerism.

Headquartered in Glens Falls, New York, we have 28 branch locations throughout Warren, Washington, Essex, Clinton and northern Saratoga counties in upstate New York. Our sister bank, Saratoga National Bank and Trust Company, is headquartered in Saratoga Springs, New York. It has 12 branch locations serving Saratoga, Albany, Rensselaer and Schenectady counties.

- 2. How long has the firm been acting as an investment advisor for LOSAPs?**

*GFNB Wealth Management Division* has been performing administrative and investment services since the late 1970's – over 40 years - for retirement plans. We have been performing these services for LOSAPs for 22 years and have served the Town of Carmel LOSAP plans since 2016.

- 3. Provide a listing of all LOSAP funds, including amount of assets, for which the firm currently acts as an investment advisor.**

We act as trustee and investment manager for 35 LOSAPs with \$98 million in assets under management. This includes the New York State Comptrollers Emergency Squad Trust Fund Defined Benefit and Defined Contribution Plans as well as the Volunteer Fire District Defined Contribution Plan. The NYS plans cover 36 defined benefit and 20 defined contribution LOSAP plans.

- 4. Describe your level of experience and familiarity with government LOSAP funds that you feel differentiate you from the competition.**

Since 1999, we have been investment manager and trustee on a variety of LOSAP plans of all sizes including the New York State Comptrollers LOSAP plans. Our experience with these plans makes us uniquely qualified to handle the Town of Carmel LOSAP plans based on their size and scope of service.

**B. ORGANIZATION**

**1. Describe the lines(s) of business in your firm, your parent organization and any affiliated companies.**

*Arrow Financial Corporation is the parent company of Glens Falls National Bank and Trust Company and Saratoga National Bank and Trust Company. Other subsidiaries include North Country Investment Advisers, Inc. and an insurance company, Upstate Agency, LLC.*

As a full-service commercial bank, we offer a broad range of financial services, including:

- Online and mobile banking
- Consumer and commercial loans
- Trust and retirement services
- Money market and deposit accounts
- Insurance services

**2. Is your firm, its parent, or affiliate a registered investment advisor with the SEC under the Investment Advisors Act of 1940?**

No.

**3. Within the last ten (10) years has your organization or an officer or principal been involved in any business litigation or other legal proceedings relating to your investment management activities? If so, provide an explanation and indicate the current status or disposition.**

No.

**4. If your firm, its parent, or affiliate is a broker/dealer, do you trade for client accounts through this broker/dealer?**

Not applicable.

**5. Provide certification that your firm will not accept finder's fees or soft dollar rebates or other forms of indirect compensation from investment managers, brokers, dealers or other providers related in any way to the Town's account.**

For transactions in mutual funds and all individual bond transactions, we do not receive any soft dollar credits. For transactions in individual equity and ETF positions, we do accept soft dollar credits from our designated broker/dealers. Other than the soft dollar credits described, we do not accept finder's fees and indirect compensation.

C. EMPLOYEES

1. **Identify the investment professionals and other key staff who would be involved in serving our account. Provide biographical data on these individuals.**

Please refer to pages 4-5 for the key staff involved.

2. **Provide biographies of other key individuals in your firm.**



**Alina Kindron**

*Assistant Vice President / Investment Officer  
(518) 415-4406, [akindron@arrowbank.com](mailto:akindron@arrowbank.com)*

Alina joined *Glens Falls National Bank & Trust Company* in 2007. She serves as an Investment Officer for individual and corporate retirement plans, personal trust, investment management accounts, foundations and not-for-profit relationships. She is also co-portfolio manager of the proprietary North Country Large Cap Equity Fund and North Country Intermediate Bond Fund. She has over 15 years of banking experience. Alina is a graduate of the Academy of Economic Studies in Bucharest, Romania with a Bachelor's Degree in Finance, Insurance, Banking and Capital Markets. Alina has earned a degree in Portfolio Management through the New York Institute of Finance, completed various ABA courses and the New York Bankers Association course on Essentials of Trust Administration and was awarded the Accredited Asset Management Specialist (AAMS) designation from The College for Financial Planning. Alina serves on the Board of Directors for the World Awareness Children's Museum in Glens Falls.



**Rick Schwerd**

*Vice President / Senior Investment Officer  
(518) 415-4229, [rick.schwerd@arrowbank.com](mailto:rick.schwerd@arrowbank.com)*

Rick joined *Glens Falls National Bank & Trust Company* in 2019. Rick serves as a Senior Investment Officer for individual and corporate retirement plans, personal trusts, investment management accounts, foundations and not-for-profit relationships. Rick is the co-portfolio manager of the proprietary North Country Large Cap Equity Fund and North Country Intermediate Bond Fund. Rick has over 24 years of financial industry experience. In his previous job, Rick was a fixed income portfolio manager responsible for over \$10 billion in assets under management. Prior to that, Rick held various roles in which he was exposed to equity, option, currency, fixed income trading, asset allocation and hedge fund administration. Rick is a graduate of Hartwick College, with a Bachelor's degree in Economics. Rick serves as commissioner of the Old Saratoga Athletic Association basketball program. He enjoys coaching youth softball and basketball.

**3. Do any of your investment professionals have professional investment certifications, portfolio management or plan sponsor experience? Please give details.**

Several members of our staff have received professional accreditations including but not limited to: Certified Public Accountant, Accredited Fiduciary Investment Manager®, Accredited Asset Management Specialist, Certified Trust and Financial Advisor and Certified Financial Planner®. These designations require stringent continuing education requirements. This allows us to offer our clients a broad range of expertise with a staff well versed on investment services and administration concepts as well as current regulatory and legislative changes.

Please also refer to individual employee bios in Staff Credentials and Employee sections.

**4. Describe the level of experience your investment professionals have working with actuaries and developing funding strategies for LOSAP plans.**

Please refer to individual employee bios above as well as Bank Credentials and Miscellaneous sections of the proposal.

**5. Describe your firm's compensation arrangement for professional staff.**

*Glens Falls National Bank & Trust Company* provides salary and benefits for all professional staff. *GFNB Wealth Management Division* employees do not receive commission based incentives.

**D. ASSET ALLOCATION & INVESTMENT POLICY**

**1. What is your firm's investment philosophy and framework for having a deep understanding of asset classes?**

We believe that long term investment success will rely on a combination of timely asset allocation decisions, proper diversification, ongoing risk analysis, as well as security selection. We closely consider the impact that economic conditions may have on our asset allocation decisions as they relate to:

- Asset allocation between cash, bonds, and stock.
- Allocations between large cap, mid cap and small cap stocks.
- Allocations between U.S. and international investments.
- Allocations between U.S. Treasury, U.S. Agency, corporate and mortgage backed fixed income securities.
- Allocations between the stocks and bonds of different economic sectors.

**2. What is the firm's process for establishing client objectives and developing the Investment Policy Statement?**

Our experience with the establishment of Investment Policy Statements (IPS) varies between clients/institutions. In some instances, clients rely on our expertise in understanding their particular risks, goal and objectives in order to establish a suitable IPS to meet their long term needs. Others, most commonly churches, non-profits and other similar organizations may present us with a pre-determined/pre-established IPS to work from. We will continue to review the current IPS and provide our input toward possible modifications.

**3. What measures does your firm have in place in order to comply with the Investment Policy Statement?**

Each account in the *GFNB Wealth Management Division* is subject to review at minimum annually to be sure all aspects of the portfolio are within the allotted Investment Policy guidelines. In addition, our compliance system is designed to trigger alerts should certain assets/holdings deviate from predetermined thresholds. This allows Investment and Administrative Officers to quickly review and act on such alerts. If we are working with a Specialized Investment Objective, we must monitor those independently on a quarterly basis.

**4. How does your firm determine the asset allocation structure and appropriate asset mix? How does the plan's actuarial data and funding strategy impact this analysis?**

Asset allocation decisions are reviewed at least monthly by our Investment Policy Committee. The Committee determines optimal asset allocation and reviews all mutual fund, ETF, Stock, and Bond approved lists. The Committee's decisions provide a foundation for each Investment Officer to use in conjunction with specific client needs, goals and objectives to appropriately structure each portfolio we manage.

**5. Does your firm interface with the Town's actuary? If so, in what way?**

As part of the services we provide to our current LOSAP plans, we communicate regularly with plan actuaries and administrators to discuss any investment, funding, distribution and/or planning issues. We will continue to communicate with Penflex, Inc. as needed on any issues related to the Town of Carmel's LOSAPs.

**6. Does your firm allow leveraged investments or derivatives in the proposed investment portfolio? If so, describe in detail.**

We do not currently use leveraged or individual derivative products within our portfolios.

E. ETHICS

- 1. Does your firm, its principals and affiliates, subscribe to a professional Code of Ethics? Describe how you address conflicts of interest in providing advice to your clients. Please provide a copy of any formal ethics or conflicts of interest policy.**

See Tab 1 for a copy of our Company's Code of Ethics. Additionally, our investment officers annually certify compliance with the CFA Institute Code of Ethics and Standards.

- 2. Does your firm carry professional liability or any other relevant insurance? If so, please describe the insurer, the type of insurance coverage, the beneficiary of such coverage, the limits of such coverage, and the deductible amount under coverage. Please provide a current certificate of insurance confirming that such coverage is currently in effect.**

Travelers Casualty & Surety Co of America – AM Best Rating A++  
Fiduciary Liability - Coverage limit \$4,000,000; Deductible \$5,000  
Professional Liability - Coverage limit \$7,000,000; Deductible \$250,000  
Directors & Officers - Coverage limit \$10,000,000 Deductible 150,000

We will provide a certificate of insurance to the Town upon acceptance.

- 3. Is your organization currently aware of any claims or notices of potential claims that have been made or are being made with respect to such policies?**

None.

- 4. Does your firm accept soft dollars as a method of payment for services provided? If so, how do you prevent conflicts of interest? Please list the advantages and disadvantages you see in the use of soft dollars.**

As noted previously, we do receive soft dollar credits on individual equity and ETF transactions. We do not receive any credits or rebates on mutual fund and bond trades. Our firm does not profit on our soft dollars received from our trading partners. Rather, the soft dollar credits are used to pay for research and portfolio management service which is in compliance with SEC Rule 28-e. To prevent a conflict of interest, we refrain from purchasing research from any of the broker/dealers who provide us the soft dollar funds.

We believe that the advantages of using soft dollar funds are that they allow us to subscribe to reputable outside research providers in order to help strengthen our decision making process. This research assists us in making a variety of decisions including asset allocation, economic forecasting, sector strengths and weaknesses as well as individual stock analysis.

- 5. If hired, will your firm receive any other form of compensation from working with this account that has not yet been disclosed? If yes, what is the form of compensation?**

The investment management fee is based on the market value of the principal of the account less the value of any holdings of The North Country Funds. Arrow Financial Corporation receives 0.75% on funds held in the North Country Large Cap Equity Fund and 0.45% on funds held in the North Country Intermediate Bond Fund.

- 6. Please provide a draft investment advisory services contract for review, as well as information regarding the fiduciary liability insurance and fidelity bonding that your firm would maintain for this account if hired.**

The following are agreements/contracts to be signed between the Fire District LOSAP and *GFNB Wealth Management Division*:

- Trust Agreement
- Investment Management Account Agreement
- Investment Policy

Please see Tab 2 for sample documents. See also Ethics Question #2 for fiduciary insurance details.

- 7. Provide certification that your firm will serve in a full, fiduciary capacity placing the Town's interest first at all times.**

GFNB Wealth Management Division certifies that we will act as Trustee if awarded the contract and will act in good faith placing the Town's interest first at all times. Our Trust Agreement and Account Agreement reflect this certification as well.

#### F. FEES

- 1. Please provide a fee proposal for the services outlined in this request. Explain the fee breakdowns.**

See Tab 3 for Fee analysis.

- 2. Please include any additional costs not already listed that are related to the LOSAP trust.**

Our trading fee for all individual equities and ETF transactions is 7 cents (\$.07) per share. Soft dollars are funded through this per share charge. Mutual fund expense ratios will vary depending on allocation and funds selected. There are no transaction fees for trading mutual funds.

- 3. Please describe all other fees or expenses.**

No additional fees.

G. MISCELLANEOUS

**1. Please indicate any special knowledge your firm has of the investment or funding issues affecting the LOSAP defined benefit plan.**

*GFNB Wealth Management Division* currently has over \$1.7 billion in total assets under management. Of that, \$955 million represents retirement and LOSAP assets.

We have served as Trustee of the New York State Comptrollers Emergency Squad Trust Funds since 1999. This covers 36 defined benefit LOSAP plans and 20 defined contribution LOSAP plans. During our tenure as Trustee, we have worked closely with Penflex, Inc., the Program Administrator. We feel this has provided us with the expertise to effectively and efficiently manage your existing LOSAP plans. We understand the issues LOSAP plans face relating to funding issues, actuarial assumptions and increased regulatory costs.

**2. Please state why your firm is uniquely qualified to service our account.**

Our competitive advantage is the depth and expertise of our staff, our accessibility and our ability to be a single service provider, all at a reasonable cost. We offer more than a call center or website; we offer personalized service at one location. We also have a history of working with many LOSAP plans, which provides us with an immediate advantage, and understanding of how these types of arrangements work and how to best assist with your needs. We have served as investment manager and Trustee for the Town of Carmel LOSAP plans since 2016.

**3. Please list any services or attributes of your firm related to this RFP not mentioned herein, but that the Town would find helpful.**

- *GFNB Wealth Management Division* has 31 staff members who have, on average, 17 years of experience in the financial services industry.
- *Glens Falls National Bank & Trust Company* has received the BauerFinancial 5-Star rating for 57 consecutive quarters.
- Arrow Financial Corp., the parent company of *Glens Falls National Bank & Trust Company* has been listed as a top mid-tier bank in *American Banker* magazine in 2017, 2018 and 2019 as well as the *Bank Director* magazine's annual "Bank Performance Scorecard" in 2017, 2019 and 2020.

*Glens Falls National Bank & Trust Company  
Wealth Management Division*

**CLIENT REFERENCES**

We have permission to release the information below. Any additional information can be provided upon request and approval from our customer.

Arlington VFD Service Award Program

Mr. Peter Valdez  
[pvaldez@afd.org](mailto:pvaldez@afd.org)  
11 Burnett Blvd  
Poughkeepsie, NY 12603  
(845) 554-7734

Town of Queensbury VFD Service Award Program

Ms. Barbara Tierney  
[barbarat@queensbury.net](mailto:barbarat@queensbury.net)  
742 Bay Road  
Queensbury, NY 12804  
(518) 761-8229

Valley Cottage Service Award Program

Mr. Jim O’Gorman  
[james.ogorman@valleycottagefd.org](mailto:james.ogorman@valleycottagefd.org)  
Lake Road  
Valley Cottage, NY 10989  
(845) 268-0055

Warrensburg Fire District Service Award Program

Mr. Kevin Geraghty  
[KFireco@aol.com](mailto:KFireco@aol.com)  
5 Greene Terrace  
Warrensburg, NY 12885  
(518) 623-9511

Woodstock Fire District LOSAP

Ms. Judy Peters  
[jpeters@woodstockfiredept.org](mailto:jpeters@woodstockfiredept.org)  
PO Box 483  
Bearsville, NY 12409  
(845) 679-9955

**INCLUSION OF NON-PARTICIPATING FIRE DISTRICTS**

*GFNB Wealth Management Division* is willing to extend the terms of this proposal to other interested Fire Protection Districts within the Town, including the Carmel Fire Protection District and Carmel Fire District.

We understand that:

- This in no way commits any other Fire Protection Districts to accept the Town of Carmel's awarded vendor, nor does it guarantee that the other Fire Districts will agree to the vendor selected;
- This does allow the other districts, at their discretion, to make use of the Town of Carmel's RFP process and select the same vendor directly; and
- All agreements made by other Fire Districts shall be understood to be transactions between that Fire District and the awarded vendor. The Town of Carmel shall not be responsible for any such award.

# *Glens Falls National*

*Bank and Trust Company*

[gfnational.com](http://gfnational.com)

INSURANCE AND INVESTMENT PRODUCTS

Not FDIC Insured	Not a deposit	No bank guarantee	May lose value	Not insured by any federal government agency
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*Part of the Arrow Family of Companies*

# Business Code of Ethics

Rev. 11/2020

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# BUSINESS CODE OF ETHICS

## Introduction

This Business Code of Ethics (the "Code") covers a wide range of business practices and procedures. It does not cover every issue or situation that may arise, but it sets out basic principles to guide us in the conduct of our business. The Code applies to all directors, officers and employees of Arrow Financial Corporation and its subsidiaries and affiliates ("Arrow" or the "Company"), and any other persons who render services for us that the Board of Directors determines should be covered by the Code ("associates"). All of our directors, officers, employees and associates must conduct themselves accordingly and seek to avoid even the appearance of improper behavior.

This Code is intended to meet the requirements for a code of conduct set forth in the corporate governance listing standards issued by the National Association of Securities Dealers, Inc., through its subsidiary, The Nasdaq Stock Market, Inc. In addition to the principles contained in this Code, our employees are subject to a wide range of detailed rules of conduct contained in our Employee Guidelines, which deal with the specifics of workplace behavior and other technical employment matters. Moreover, the Chief Executive Officer, the Chief Financial Officer, the principal accounting officer (if different), and any other senior financial officers that the Board may designate, are also subject to a separate code of ethics dealing exclusively with financial matters, designated the Financial Code of Ethics. Finally, because the Company is a large and diversified financial services organization that includes a variety of specialized businesses, there are a number of specific codes of conduct that apply to our employees and associates who work in these specialized areas; you may be one of these people.

*If you are involved in or aware of a situation that you believe may constitute or lead to a violation of this Code or our other codes or policies or a violation of law, follow the guidelines described under the section titled, "Reporting Violations," beginning on page 6.*

## Basic Principles

### Conflict of Interest

Generally, you should avoid taking any action or accepting or acquiring any position or interest that conflicts or gives the appearance of conflicting with the Company's interests, except where you have disclosed the conflict of interest to the Company and the Company does not object. A "conflict of interest" exists when your private interest interferes or conflicts in any way (or even appears to interfere or conflict) with the interests of the Company. Some conflicts of interest will almost never be permitted, such as you working for or owning a direct competitor of ours. Other conflicts of interest, such as volunteer positions with certain types of organizations or limited outside work, may be permitted under certain circumstances. In essence, however, if you take any action or any position or interest that may make it difficult for you to perform your work for the Company, objectively and effectively, we will regard it as a conflict of interest, which you must not undertake without our consent.

Loans by us to you or your family members, or to businesses which you or your family control or in which you hold a significant position, also may constitute conflicts of interest. The same is true of other business transactions between the Company and you or your family or family businesses. Despite the conflicts, you may be able to enter into the loans or other transactions. We encourage you to utilize the Company's products and services, including loan and deposit products. Generally, however, you may obtain loans and do other business with us or our subsidiaries only on an arm's length basis, with full disclosure of your conflict of interest to appropriate Company personnel. Importantly, you must not be involved in representing or making decisions for the Company in these conflict of interest transactions.

It is almost always a conflict of interest for you to serve simultaneously as an officer, employee or director of one of our competitors, including a competitor of any of our financial subsidiaries, or for you to own or have a controlling interest in a competitor. You must disclose to appropriate persons in the Company any such relationship with a competitor, and if the Company so requests, you must discontinue your relationship either with the competitor or with us. Even you serving as a supplier or consultant to one of our competitors may create a conflict of interest. In such cases, you will be expected to disclose the conflict to us, and if requested to do so, discontinue your relationship either with the competitor or with us.

Generally, we expect that you will not accept any employment or position with any other business or enterprise, including those not in competition with the Company, whether on a full- or part-time basis, if your doing so will interfere in any significant way with your ability to perform your duties and responsibilities for us, or may expose the Company to any risk of reputational or business damage. You serving as a volunteer for charitable, civic, educational or not-for-profit organizations is generally permitted and encouraged, including your serving as a director or counselor, except in cases where doing so interferes with your performance of your duties for us or exposes the Company to reputational or business risk. In all cases where you undertake significant other employment or positions, whether with other business enterprises or with charitable, civic, educational or not-for-profit organizations, your disclosure of this fact to appropriate persons in the Company is required, and if the Company so requests, you must discontinue your relationship either with such other organization or with us.

Conflicts of interest may not always be obvious, and the appropriate action for you to take may not always be clear. If you have any questions on conflict matters, you should consult with a Human Resources Manager or other members of management. When in doubt about a conflict, disclose the circumstances to us. Moreover, if you become aware of a conflict or potential conflict of interest on the part of any other individual associated with the Company, including directors, officers, employees and those performing services for us under contract, you should bring it to the attention of an appropriate person in the Company. *See section titled, "Reporting Violations," beginning on page 6.*

#### Corporate Opportunity

The corporate opportunity doctrine is a long-standing principle of business law. It means that you, as a director, officer, employee or associate of the Company, may not take for your own benefit any opportunity for personal gain that you discover as a result of your position with the Company, including through your contacts with our customers, your use of Company property or information or your attendance at Company-sponsored functions, except to the extent you are

expressly authorized to do so by us after full disclosure. You owe a duty to Arrow to advance Arrow's legitimate interests when the opportunity to do so arises.

### Confidentiality

You, like all of our other Company directors, officers, employees and associates, must keep confidential all non-public information received by you as a result of your affiliation with the Company, including information about our business and our customers, except to the extent that you are specifically permitted or required to disclose such information to certain people under certain circumstances. Generally, you must protect the confidentiality of non-public customer information, in accordance with our customer privacy policies and applicable law. In addition, occasionally you may become aware of non-public information about the Company, including our business plans or undisclosed financial developments. You may not disclose this information, even to close acquaintances or other employees, unless authorized to do so by the Company.

Knowing what types of confidential information may or must be disclosed by you to certain people at certain times, and what types of confidential information you may not disclose, is sometimes a difficult and uncertain question. *However, proper handling of confidential information is an extremely important part of your affiliation with us.* We expect you to learn and remember the rules of confidentiality that apply to your job or position, to follow these rules, and to ask questions of qualified Company personnel, including our Human Resources Managers, if you are unsure. When in doubt, do not disclose confidential information to anyone, including confidential information about our suppliers and our competitors, as well as our customers and our own business. Your obligation to observe our rules on confidentiality continues even after your affiliation with the Company ends.

### Fair Dealing; Gifts

We seek to outperform our competition fairly and honestly. We seek competitive advantage through superior performance, never through unethical or illegal business practices. Stealing proprietary information that belongs to our competitors, including their plans and trade secrets, or inducing past or present employees of our competitors to disclose such information to us, is prohibited. The same rules apply to your dealing with our suppliers and customers. They too must be treated fairly and may not be subjected to unethical or illegal business practices, including by using to the Company's advantage information you obtain about them other than through normal and appropriate channels of communication. You should endeavor to respect the rights of our customers, competitors and suppliers. You should not take unfair advantage of anyone by manipulating, concealing, or misusing privileged or confidential information, misrepresenting material facts, or engaging in any other unfair business practices.

The purpose of business entertainment and gifts in a commercial setting is to create goodwill and sound working relationships. Neither you nor any of your family members should ever offer or give any personal gift or favor to any existing or potential customer or supplier of the Company, or accept any personal gift or favor from any such person, except where doing so is consistent with customary business practices and does not violate any laws or regulations, and then only if the gift or favor is not excessive in value. Any cash gifts given or received by you, in a business or potential business context, are almost never permissible. Any gift or favor of any kind that constitutes or might appear to be a bribe or a payoff is never permitted. Basically, you should never solicit or accept gifts intended to influence or reward you in connection with a business

decision or transaction.

Of course, if you have family or long-standing personal relationships with individuals who also happen to be our customers or suppliers, your exchange of customary gifts and favors and your social interaction with these individuals is not affected by this Code, as long as there is no actual or apparent impact on the business they have or may decide to undertake with us.

#### Protection and Proper Use of Company Assets

The resources and assets of the Company are to be used for legitimate business purposes and for the benefit of the Company. You should endeavor to protect the Company's assets and property and ensure their efficient use. Theft, carelessness, and waste have a direct impact on our profitability. Any suspected theft or misuse of Company assets should be reported to the appropriate persons in the Company. *See section titled, "Reporting Violations," beginning on page 6.*

#### Good Financial Reporting and Accounting Practices; Books and Records

It is the policy of the Company to promote full, fair, accurate, timely and understandable disclosure in reports and documents filed with, or submitted to, the Securities and Exchange Commission and other regulatory authorities and the Company's public statements. To the extent your work for the Company involves financial, accounting or auditing matters or affects our disclosure of our financial results or condition or our business operations, you are expected to observe and comply with our system of internal controls over financial reporting and auditing, our internal disclosure controls and procedures, and, to the extent of your belief and understanding, generally accepted accounting principles. If you are responsible directly or indirectly for the maintenance of any of our corporate books and records, you are expected to take appropriate steps to ensure that the books and records under your control or influence are accurate and complete.

### **Compliance with Laws, Regulations, Policies and Procedures**

Obeying the law, both in letter and in spirit, is the foundation on which our ethical standards are built. You, as a director, officer, employee or associate of the Company, must understand, respect and comply with the laws, regulations, policies and procedures that apply to you in your position with the Company.

Depending on your position or relationship with us, the laws that affect you in the performance of your duties may vary considerably. However, our employees generally must comply with a wide range of laws applicable to financial service companies and their affiliates. Many of these laws of general applicability are described in detail in our Employee Guidelines. Employees and associates involved in specialized functions or businesses within the organization may be required to observe special laws and regulations applicable uniquely to them, which typically are described in separate codes of conduct that these employees and associates receive from us. Moreover, **directors and principal officers of the Company are subject to additional legal and regulatory requirements, including special securities laws, which they are expected to review on a regular basis.**

Banks and financial institutions are among the most heavily regulated businesses, and as a publicly-traded company, we also must observe a wide range of securities, banking, and other laws. Some of the principal laws that we, and you as a result of your affiliation with us, are required to follow include:

1. National banking laws and regulations
2. The Federal Reserve Act and Federal Reserve regulations
3. The Federal Deposit Insurance Act and FDIC Regulations
4. The Bank Bribery Act
5. Equal employment opportunity and harassment laws
6. Federal and state securities laws, including insider trading laws
7. The Gramm Leach Bliley Act (financial modernization)
8. The USA PATRIOT Act and other know-your-customer laws
9. The Sarbanes-Oxley Act (good corporate governance)
10. The provisions of the Internal Revenue Code applicable to banks
11. Federal and state laws regarding political contributions

Although we do not expect you to know all of the specific details of all these laws, it is important to familiarize yourself with the laws and regulations you need to know in performing your duties for the Company. You should always seek advice from your supervisors, managers or other appropriate personnel on legal compliance issues, if you are uncertain regarding your responsibilities and duties under law.

The Company holds information and training sessions to promote compliance with laws, regulations, policies and procedures. You are expected to attend all training sessions that apply to you, or to make alternate arrangements if you are unable to attend.

## **Reporting Violations**

### General Duty to Report Violations

If you suspect or know of any violations of this Code, any other codes or policies of the Company, or applicable laws and regulations, you have an obligation to contact appropriate persons inside the Company and report the matter. This is in addition to any right or duty that you may have under applicable law to report suspected violations of law to appropriate law enforcement authorities.

The identity of the person inside the Company to whom you should report violations of this Code, our other codes or policies, or applicable laws and regulations may vary depending on the nature of the violation you are reporting. The procedure for complaints about accounting or auditing matters is discussed briefly in Section 2, below. Appropriate reporting channels for certain other types of complaints or violations are discussed in the Employee Guidelines or in our other codes or policies.

Violations of this Code may always be reported to the Company's Director of Human Resources. In addition, if you have reported a violation or possible violation to other persons inside the Company and they are not responsive, you should contact the Director of Human Resources. Normally, your communications to the Company will be kept confidential, to the extent appropriate and feasible, but it may not always be possible or suitable for the Company to keep confidential the information you report or your identity. Complaints and information about violations reported by you become and remain the property of the Company. You are expected to cooperate fully in internal investigations of misconduct.

#### Accounting or Auditing Complaints

Arrow's policy is to comply with all applicable financial reporting and accounting regulations. If you have concerns or complaints regarding questionable accounting or auditing practices at the Company, you are encouraged to submit your concerns or complaints to the Audit Committee of the Board of Directors or its designated ombudsperson. Complaints may be submitted on an anonymous basis. The specific steps you should follow in submitting any concerns or complaints are set forth in our Employee Integrity Procedures.

#### Non-Retaliation

Arrow prohibits retaliation of any kind against individuals who have made good faith reports or complaints of violations of this Code, any other codes or policies of the Company, or applicable laws and regulations.

### **Amendment, Modification and Waiver**

This Code may be amended or modified by the Board of Directors of Arrow Financial Corporation. In addition, only the Board of Directors may grant waivers of this Code for executive officers or directors of Arrow Financial Corporation, and any such waivers will be promptly disclosed to shareholders as required by the Securities Exchange Act of 1934 and the rules thereunder and the applicable rules of The Nasdaq Stock Market, Inc.

### **Employee Integrity Procedures**

We want you to know that we are seriously committed to maintaining procedures that will enable you and other employees to voice your concerns or complaints about the company or about violations of code or policy or problems you encounter in our organization.

The following are some of the problems you may observe or encounter, and the ways we have provided for you to make your concerns known to appropriate persons within the organization for corrective action.

Our commitment to you is that you will not be subject to retaliation or punishment of any sort for voicing your concerns or alerting us to problems.

What kinds of problems might you encounter?

- a) Financial/Auditing. Financial or auditing problems may range from simple fraud (e.g., covering up bad loans) to complicated schemes for over- or under-reporting certain kinds of income or expense. Errors in financial reporting or mistakes in auditing procedures may

in some cases be due to inexperience or carelessness on the part of the employee, but at other times could be part of a deliberate attempt to cover up other, more serious violations.

- b) Documentation/Transaction Problems. You may observe mistakes in the preparation of customer documents or records or in the handling of transactions for customers. In some cases, this may affect only the particular customer or particular transaction involved, and may not have a direct impact on our financial statements or reports. Nevertheless, such mistakes can have serious consequences for the Company and may reflect larger problems in our operations.
- c) Violations of Company Policies/Codes/Other Laws. Sometimes violations of Company policies or codes are relatively minor. Moreover, workplace rumors of wrongdoing are often unbelievable or not able to be proved. In some cases, however, code violations may be obvious to you and serious for all of us, the Company, our customers and our employees.

You may witness what appears to be discriminatory treatment by someone within the organization of you or another person, for reasons of age, gender, race or other improper basis. Inappropriate discrimination may be directed at customers as well as employees. Or you may observe a pattern of harassment, sexual or otherwise, by someone within the organization of another employee or a customer. We do not tolerate harassment or discriminatory treatment.

You also may observe wrongful conduct that not only violates our policies but applicable law as well (e.g., unauthorized taking of Company property, intentional damage to property). We expect our employees to be good citizens as well as good workers.

What channels are available for you to report these problems?

We trust our employees to recognize which problems are sufficiently serious that the correct and sensible course of action is to report them within the organization to the appropriate person.

Depending on the type of problem you encounter, there are different ways in which you should report it.

***In all cases, the Company will treat your reporting of a problem or an apparent violation of law or Company policy as confidentially as we can under the circumstances. In no case will you be subjected to dismissal or firing, harassment or punitive action merely because you reported something you thought was a problem or potential violation.***

- a) Financial/Auditing.  
Employee reports of financial, accounting or auditing problems may raise serious issues having a Company-wide impact, affecting all of our constituencies including the investing public. We give special protections and careful treatment to all employee comments on these matters. Under law, these comments are under the direct control of the Audit Committee of the Board of Directors.

You should communicate any comments or concerns you may have on financial, accounting or auditing matters to the Audit Committee's designated Ombudsperson – currently, our Director of Internal Audit (Mark Wolfenden; 518-415-4356, e-mail: [mark.wolfenden@arrowbank.com](mailto:mark.wolfenden@arrowbank.com)). You may also contact our Audit Professional (Susan McCormick; 518-415-4355, e-mail: [smccormick@arrowbank.com](mailto:smccormick@arrowbank.com)), who assists the Ombudsperson.

Because your concerns on financial, accounting and auditing matters are so important, we will give them our attention even if you submit them on an anonymous basis. If you wish to remain anonymous, you should send your comments in writing only; using telephone or e-mail to report your concerns may result in loss of your anonymity.

Written comments, whether anonymous or submitted under your name, should be sent to the Director of Internal Audit, in an envelope marked "Personal and Confidential."

The Ombudsperson acts directly under the control of our Audit Committee in handling employee comments on financial, accounting or auditing matters. Normally, senior management will not be advised of the nature or existence of an employee complaint on these matters until after the Audit Committee reviews the complaint and makes its own preliminary determinations.

b) Documentation Problems

If you have a concern on documentation and record-keeping procedures involving customer accounts or transactions and you believe the problem is sufficiently serious that it may affect the Company's financial statements or reports or its accounting or auditing practices or procedures generally, you should follow the reporting channels discussed above under "Financial/Auditing."

If the problem you observe appears to be an isolated instance of documentation or record-keeping error or other isolated violation affecting an account or transaction that is not likely to cause or reflect problems in the Company's overall accounting or auditing practices or its financial statements or reports, you may wish to submit your complaint to your direct supervisor, if he or she is not directly implicated in the problem. You also may report the problem to the Director of Internal Audit or our Chief Financial Officer (Edward Campanella, phone: 518-415-4512, e-mail: [ed.campanella@arrowbank.com](mailto:ed.campanella@arrowbank.com)).

#### Other Violations of Codes, Procedures or Laws

Your reporting of discrimination or harassment within the organization is of a very high priority to us. For detailed information on reporting, please refer to our "Anti-Harassment, Bullying & Workplace Violence Policy" for information on how to report as well as to access the reporting form. Report these matters to the Director of Human Resources (Brooke Pancoe, 518-415-4337, e-mail: [brooke.pancoe@arrowbank.com](mailto:brooke.pancoe@arrowbank.com)) or to a Human Resource Manager. You may report by telephone or in writing. Because of the sensitive personal nature of such matters, we discourage your use of e-mail for any reports of discrimination or harassment. In handling reports of this nature, the Director of Human Resources acts under the direction of the committee of the Board of Directors

charged with handling Personnel Matters (the Compensation Committee).

Any other problems you observe, including violations of our codes or procedures, that do not fall into one of the categories described above should be reported to your direct supervisor, if he or she is not directly implicated in the problem, to the Director of Human Resources, or a Human Resource Manager.

Except in the case of reports involving financial, accounting, or auditing problems, employee complaints submitted anonymously often may not receive extensive consideration within the organization.

We encourage you to use your usual good judgment in deciding when and how to make known the problems you may observe from time to time in working for the Company. We have provided the communication channels outlined above to reassure you that your concerns will be treated seriously and carefully within the organization, and that your right to express those concerns free of retaliation or retribution will be scrupulously protected.

## **Health Insurance Portability & Accountability Act Anti-Retaliation Policy**

Arrow Financial Corporation and its operating subsidiaries and affiliates (“Arrow”) are committed to preventing retaliation against individuals for exercising their rights under the HIPAA Privacy Rule, and other applicable federal, state, and/or local laws and regulations. To support this commitment, Arrow will maintain and update, as appropriate, a written policy and procedures as follows:

1. Arrow employees will not intimidate, threaten, coerce, discriminate against or take retaliatory action against:
  - a) Any individual for the exercise of any right or participation in any process established under the HIPAA Privacy Rule.
  - b) Any individual or other person for:
    - i. Filing a complaint under the HIPAA Privacy Regulations.
    - ii. Testifying, assisting, or participating in an investigation, compliance review, proceeding, or hearing.
    - iii. Opposing any act or practice made unlawful under the HIPAA Privacy Rule.
2. Arrow employees will not require any individual to waive his or her rights under the HIPAA Privacy Rule.
3. Knowledge of a violation or potential violation of this policy must be reported directly to a Human Resources Manager or the Director of Human Resources.

# ***Glens Falls National Bank & Trust Company***

Wealth Management Division  
250 Glen Street  
Glens Falls, NY 12801

## **INVESTMENT MANAGEMENT ACCOUNT AGREEMENT**

Please open an Investment Management Account (the “Account”) in the name of \_\_\_\_\_

\_\_\_\_\_ (hereinafter referred to as the “Principal”) and hold all property delivered to Glens Falls National Bank and Trust Company (hereinafter referred to as the “Agent”) and its successors under the following agreement:

### **1. BANK’S RESPONSIBILITIES**

#### **Investments:**

**Discretionary Investment Management** – With or without consulting the Principal, the Agent may, at its discretion, invest and reinvest funds held in the Account at any time and in any manner it deems to be in the Principal’s best interest for the Principal’s account and risk. To accomplish the above, the Principal hereby appoints the Agent as the Principal’s agent, with the assurance that the Agent shall act in good faith. Notwithstanding the foregoing, it is understood that the Principal may, from time to time, direct the purchase, retention or sale of certain assets or security positions in the Account. Such direction shall be made on written instructions or on oral instructions followed by written ratification and the Agent shall have no responsibility for management of such assets.

#### **Authorized Parties:**

Wherever under this agreement the Agent is required to obtain instructions before taking any action, such instructions shall be obtained from:

- the individual owner.
- all individuals, joint tenants, or tenants-in-common.
- any one of the individual owners, joint tenants, or tenants-in-common.
- \_\_\_\_\_

Routine administrative changes, such as address changes or statement or remittance frequency may be made by the Agent upon receipt of oral instructions from any of the above.

#### **Other:**

- A. To collect and receive dividends, interest and other income generated by the assets held by the Account and to distribute them according to the Principal’s instructions.
- B. The Agent may, without written direction from the Principal, purchase or sell fractional shares of securities to round out holdings.

- C. The Agent shall make disbursements of income or principal in accordance with the Principal's written or oral instructions. With the exception of personal income taxes and real property taxes, requests for disbursements to third parties shall be made in writing if in excess of \$5,000.

## 2. OWNERSHIP (check one)

- Assets held in the Account are understood to be owned solely by the individual, trustee or organization named above as the "Principal."
- Assets held in the Account are understood to be owned as joint tenants by the persons named above as the Principal." Upon the death of either joint tenant, the Account shall continue and the assets then held in the Account shall be considered solely owned by the survivor.
- Assets held in the Account are understood to be owned as tenants-in-common by the persons named above as the Principal" and in the fractional shares indicated. (Unless other wise indicated, the Principals each own an equal undivided interest.) Upon the death of any co-tenant, his/her fractional interest shall be paid to the duly appointed representative of his/her estate. The balance then held in the Account shall be the property of the survivor(s).

## 3. TRANSFER ON DEATH REGISTRATION

- Upon the Principal's death or, if a joint account with right of survivorship the death of the survivor of the Principals, the assets held in the Account shall be transferred in accordance with a Transfer on Death Registration Agreement executed by the Principal and incorporated herein by reference.

## 4. STATEMENTS

The Agent shall provide statements of all activity in the Account to the Principal on such frequency as the Principal shall request, either orally or in writing.

The Principal understands that, under banking regulations, the Principal has the right to receive written notification of any investment changes at no additional cost to the Principal. The Principal agrees that the receipt of itemized transaction statements shall constitute written notification within the context of the regulation.

## 5. DISCLOSURE PROVISIONS

### The Agent has discretion:

- A. To invest short-term funds in the Agent's, or any other affiliate of Arrow Financial Corporation, including but not limited to regular savings accounts, premium or supersavings accounts, insured investment accounts, or any other time deposit the Agent may offer from time to time without specific reference thereto.
- B. To purchase or sell units of any other taxable or non-taxable money market vehicle for the purpose of keeping cash balances fully invested and to accept a processing fee from any such fund in an amount equal to ¼ of 1% of invested cash.
- C. To execute security trades with any brokerage firm operating under a lease agreement with Arrow Financial Corporation or its affiliates, provided the commission schedule is comparable to that offered by other brokers doing business with the Wealth Management Division.

- D. To disclose mutual fund trading activity within the Account, including the Principal's taxpayer identification number, to fund companies that request such information in accordance with SEC Rule 22c-2.

It is the policy of the Agent to make purchases and sales of securities through the use of brokerage firms who are capable of providing a combination of reasonable price and best execution. Within the provisions of Section 28(e) of the Securities and Exchange Act of 1934, as amended from time to time, brokerage commissions are also used to obtain research products and services from such firms, which assist the Agent in the management of investment portfolios and in the development of its investment strategy.

## 6. PROXY INFORMATION

All proxies, financial statements and other reports are to be dealt with at the Agent's discretion.

The Agent  is authorized  is not authorized to disclose the Principal's name, address, and security position(s) of current and/or future security holdings that the Principal owns from time to time pursuant to SEC Rule 14b-2.

## 7. COMPENSATION

The Principal agrees that the Agent shall be entitled to an annual fee based upon its then current fee schedule for similar services which the Agent shall from time to time publish.

- A. The Agent's compensation shall be paid in quarterly or monthly installments based on market value and shall be  paid directly from the Account  billed to the Principal. The Principal agrees that bills not paid within thirty days of receipt by the Principal will be paid directly from the Account.
- B. The Agent shall be entitled to reimbursement for reasonable expenses incurred in the performance of its duties as agent and may assess reasonable charges for extraordinary or additional services such as loan servicing, extra statements, tax cost research, etc.

## 8. REGISTRATION

For the convenience of investment and reinvestment, the Agent may register all stock or securities which it holds in the name of the Agent's nominee or in the nominee of any sub-custodian utilized by the Agent to hold securities.

The Agent has the right to deposit securities held by the account for safekeeping in a clearing corporation selected by it. The Agent also has the right to employ any bank or trust company as custodian for such securities, and that bank or trust company shall have the right to deposit any securities which it holds, for safekeeping, in a clearing corporation selected by it.

## 9. MODIFICATION AND TERMINATION

The Agent has the right to amend this agreement at any time. Any amendment the Agent makes to comply with the Internal Revenue Code and related regulations does not require the Principal's consent. The Principal will be deemed to have consented to any other amendment unless, within 30 days from the date the Agent sends the amendment, the Principal notifies the Agent in writing that the Principal does not consent. Either party may terminate this agreement at any time by giving written notice to the other party.

## 10. CONSTRUCTION

Wherever the context so requires, the use throughout this document of singular or plural pronouns shall include the other and the use of masculine or feminine pronouns shall include masculine, feminine or neuter.

This agreement shall be interpreted in accordance with the laws of the State of New York subject to all applicable federal laws and regulations.

**11. WARRANTIES**

If, in signing this agreement, I am acting as trustee, agent, executor, attorney-in-fact or corporate officer then I hereby certify that I have the authority to enter into this agreement and to contract for the services herein described.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

Sincerely,

\_\_\_\_\_

Email Address

\_\_\_\_\_

Taxpayer I.D. No. \_\_\_\_\_

\_\_\_\_\_

Email Address

\_\_\_\_\_

Taxpayer I.D. No. \_\_\_\_\_

**SUBSTITUTE FORM W-9**  
**CERTIFICATION OF TAXPAYER I.D. NUMBER**  
(Not applicable to qualified retirement plans)

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct taxpayer I.D. Number (or I am waiting for a number to be issued to me, **and**
- 2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- 3. I am a U.S. person (including a U.S. resident alien), **and**
- 4. I am exempt from FATCA reporting.

**Certification Instructions:** You must cross out item **2** above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.

Signature of U.S. person \_\_\_\_\_

**SUBSTITUTE FORM W-9**  
**CERTIFICATION OF TAXPAYER I.D. NUMBER**  
(Not applicable to qualified retirement plans)

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct taxpayer I.D. Number (or I am waiting for a number to be issued to me, **and**
- 2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- 3. I am a U.S. person (including a U.S. resident alien), **and**
- 4. I am exempt from FATCA reporting.

**Certification Instructions:** You must cross out item **2** above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.

Signature of U.S. person \_\_\_\_\_

*Glens Falls National Bank and Trust Company*, this \_\_\_\_\_ day of \_\_\_\_\_, does hereby establish an Investment Management Account in the name(s) of:

\_\_\_\_\_ and agrees to assume responsibility for property received for this Account under the terms of the foregoing agreement.

Glens Falls National Bank and Trust Company

By: \_\_\_\_\_

**TOWN of XXX**  
**SERVICE AWARD PROGRAM**  
**TRUST AGREEMENT**

**SECTION 1**

**PURPOSE: CREATION OF THE SERVICE AWARD PROGRAM TRUST**

(a) In accordance with Article 11-A of the New York State General Municipal Law, the \_\_\_\_\_ adopted a volunteer firefighter service award program for active volunteer firefighter members of the \_\_\_\_\_ (i.e. the Fire District) effective \_\_\_\_\_. The provisions of the program regarding firefighter participation and benefits payable are formally stated in the \_\_\_\_\_ Service Award Program (i.e. "Service Award Program") Plan Document adopted on \_\_\_\_\_ (i.e. the "Plan Document"). Participation in the Program by firefighters shall be in strict accordance with the Plan Document, Article 11-A of the New York State General Municipal Law, the Internal Revenue Code and all other applicable rules, regulations and statutes.

(b) Political subdivisions in New York State which establish service award programs in accordance with Section 216 of Article 11-A of the New York State General Municipal Law are liable for payment of service awards to eligible firefighters and their beneficiaries. Paragraph j of Section 217 of Article 11-A requires all service award program assets to be held in trust for the exclusive purpose of providing benefits to firefighters and their beneficiaries, or for the purpose of defraying the reasonable expense of the operation and administration of the Service Award Program. The adoption and execution of a trust agreement by the governing body of the political subdivision which established the Service Award Program creates the Service Award Program Trust. The governing body of such political subdivision may amend such trust agreement subject to Section 13(a). When formally adopted by the \_\_\_\_\_ Board of Fire Commissioners (i.e. the Board), it shall be \_\_\_\_\_ Service Award Program Trust Agreement (i.e. the Trust Agreement).

(c) The Fire District wishes to establish this trust (herein called "Trust") and to contribute to the Trust assets that shall be held therein, subject to the claims of the Fire District's creditors in the event of the Fire District's Insolvency, as herein defined, until paid to the Plan participants and their beneficiaries in such manner and at such times as specified in the Service Award Program.

(d) It is the intention of the parties that this Trust shall constitute an unfunded arrangement and shall not affect the status of the claims of the Service Award Program as an unfunded plan maintained for the purposes of providing deferred compensation to active volunteer firefighters.

(e) It is the intention of the Fire District to make contributions to the Trust to provide itself with a source of funds to assist it in the meeting of its liabilities under the Service Award Program.

(f) Volunteer firefighter Service Award Programs are "plans of deferred compensation" under the Internal Revenue Code. To insure that volunteer firefighters or their beneficiaries shall be subject to taxation on Service Awards only after having received payment of a cash Service Award after attaining the Entitlement Age or upon disablement or death, the Board by the adoption of this Trust Agreement establishes that such a trust shall be a "Rabbi Trust." (A Rabbi Trust has been recognized by the Internal Revenue Service as an acceptable deferred compensation plan).

(g) Under the Small Business Job Protection Act of 1996, Internal Revenue Code Section 457 does not apply to a volunteer firefighter Service Award Program for years beginning after December 31, 1996, provided such program complies with certain requirements set forth in the Small Business Job Protection Act of 1996. The Board shall document within the records it shall maintain for each year beginning after December 31, 1996 for this program that the Service Award Program shall comply with those requirements for all years beginning after December 31, 1996 and shall make any changes in an individual participant's Accrued Service Award necessary for such compliance.

(h) To further insure that volunteer firefighters or their beneficiaries are subject to taxation on Service Awards only after having received payment of a cash Service Award after attaining the Entitlement Age or upon disablement or death, the Board has included paragraph (g) above in this Trust Agreement.

## **SECTION 2 ESTABLISHMENT OF TRUST**

(a) The Fire District shall retain a qualified firm to calculate the amount to be contributed at the end of each year to the Service Award Program Trust. The calculation shall be based upon the formula and/or criteria set forth in the Plan Document, Board resolutions and any rules and regulations, and shall be in accordance with the applicable provisions of New York State law. The Fire District shall deposit such amounts in the trust fund. Such funds all become the principal of the Trust to be held, administered and disposed of by the Trustee as provided in this Trust Agreement.

(b) Glens Falls National Bank and Trust Company shall be the Trustee of the Trust.

(c) The Trust hereby established shall be irrevocable.

(d) The Trust is intended to be a grantor trust, of which the Fire District is the grantor, within the meaning of subpart E, part I, subchapter J, chapter 1, subtitle A of the Internal Revenue Code of 1986, as amended, and shall be construed accordingly.

(e) The principal of the Trust and any earnings thereon, shall be held separate and apart from other funds of the Fire District and shall be used exclusively for the uses and purposes of Plan participants and general creditors as herein set forth. Plan participants and their beneficiaries shall have no preferred claim on, or any beneficial ownership interest in, any assets of the Trust. Any rights created under the Plan and this Trust Agreement shall be mere unsecured contractual rights of Plan participants and their beneficiaries against the Fire District. Any assets held by the Trust shall be subject to the claims of the Fire District's general creditors under federal and state law in the event of Insolvency, as defined in Section 4 (a) herein.

(f) The Fire District, in its sole discretion, may act at any time, or from time to time, to make additional deposits of cash or other property in the trust fund to augment the principal to be held, administered and disposed of by the Trustee in accordance with this Trust Agreement. Neither the Trustee nor any Plan participant or beneficiary shall have any right to compel such additional deposits.

(g) The Board has selected the Trustee above named to hold the principal of the Trust and any earnings thereon. For its services, the Trustee shall be paid its normal published fees, which may be changed from time to time, plus expenses.

**SECTION 3**  
**PAYMENTS TO PLAN PARTICIPANTS AND THEIR BENEFICIARIES**

(a) When a payment becomes due to a Plan participant under the Service Award Program, the Board shall arrange for the delivery to the Trustee of a schedule (the "Payment Schedule") that shall indicate the amounts payable in respect of such Plan participant (and his or her beneficiaries) and shall provide a formula or other instructions for determining the amounts so payable, the form in which such amount shall be paid (as provided for or available under the Plan) and the time of commencement for payment of such amounts. Except as otherwise provided herein, the Trustee shall make payments to the Plan participants and their beneficiaries in accordance with such Payment Schedules. The Trustee shall make provision for the reporting and withholding of any federal, state and local taxes that may be withheld with respect to the payment of benefits pursuant to the terms of the Plan and shall pay amounts withheld to the appropriate taxing authorities or determine such amounts have been reported, withheld and paid by the Town/Fire District.

(b) The entitlement of a Plan participant or his or her beneficiaries to benefits under the Plan shall be determined by the Fire District or such party as it shall designate under the plan and any claim for such benefits shall be considered and reviewed under the procedures set out in the Plan.

(c) The Board shall direct payment of benefits directly to the Plan participants or their beneficiaries as they become due under the terms of the Plan. The Board shall notify the Trustee of any decision to make payment of benefits directly prior to the time amounts are payable to participants or their beneficiaries. In addition, if the principal of the Trust, and any earnings thereon, are not sufficient to make payments of the benefits in accordance with the terms of the Plan, the Fire District shall make the balance of each such payment as it falls due. The Trustee shall notify the Board when principal and earnings are not sufficient to make such payments.

## **SECTION 4**

### **TRUSTEE RESPONSIBILITY REGARDING PAYMENTS TO TRUST BENEFICIARY WHEN FIRE DISTRICT SHALL BECOME INSOLVENT**

(a) Trustee shall cease payment of benefits to Plan participants and their beneficiaries if the Fire District shall become Insolvent. The Fire District shall be considered "Insolvent" for purposes of this Trust Agreement if (I) the Fire District is unable to pay its debts as they become due, or (ii) the Fire District is subject to a pending proceeding as a debtor under the United States Bankruptcy Code.

(b) At all times during the continuance of this Trust, as provided in Section 2 (e) hereof, the principal and income of the Trust shall be subject to claims of general creditors of the District under federal and state law as set forth below.

(1) The Board shall have the duty to inform the Trustee in writing of the Fire District's Insolvency.

(2) Unless the Trustee has received written notice of the Fire District's insolvency, the Trustee shall have no duty to inquire whether the Fire District is Insolvent.

(3) If at any time the Trustee has been notified that the Fire District is Insolvent, the Trustee shall discontinue payments to the Plan participants or their beneficiaries and shall hold the assets of the Trust for the benefit of the Fire District's general creditors. Nothing in this Trust Agreement shall in any way diminish any rights of Plan participants or their beneficiaries to pursue their rights as general creditors of the Fire District with respect to benefits due under the Plan or otherwise.

(4) The Trustee shall resume the payment of benefits to Plan participants or their beneficiaries in accordance with Section 3 of this Trust Agreement only after the Trustee has been notified in writing by the Board that the Fire District is not Insolvent (or is no longer Insolvent).

(c) Provided that there are sufficient assets, if the Trustee discontinues the payment of benefits from the Trust pursuant to Section 4 (b) hereof and subsequently resumes such payments, the first payment following such discontinuance shall include the aggregate amount of all payments due to the Plan participants or their beneficiaries under the terms of the Plan for the period of such discontinuance.

## **SECTION 5**

### **PAYMENTS TO THE FIRE DISTRICT**

Except as provided in Section 4 hereof, after the Trust has become irrevocable, the Board shall have no right or power to direct, to return to the Fire District, or to divert to others any of the Trust assets before all payment of benefits have been made to the Plan participants and their beneficiaries pursuant to the terms of the Plan.

## **SECTION 6 INVESTMENT AUTHORITY**

**(a) Discretionary authority.** The Trustee shall manage the investment of the Trust Funds, subject to the written investment objectives of the Town as delivered to the Trustee. In no event may the Trustee invest in securities (including stock or rights to acquire stock) or obligations issued by the Town, other than a de minimis amount held in common investment vehicles in which the Trustee invests. All rights associated with assets of the Trust shall be exercised by the Trustee and shall in no event be exercisable by or rest with Plan participants.

**(b) Direction by others.** Notwithstanding the foregoing, in the event that the Trustee shall be directed by a Plan participant (if the Plan permits participant directed investments and subject to the Investment Policy Statement), the Town, or an Investment Manager or other agent appointed by the Town with respect to the investment of any or all Plan assets, the Trustee shall have no liability with respect to the investment of such assets, but shall be responsible only to execute such investment instructions as so directed. In such instance, the following provisions shall apply.

- (1) The Trustee shall be entitled to rely fully on the written (or other form acceptable to the Town and the Trustee, including but not limited to, voice recorded) instructions of a Plan participant, the Town, or any agent of the Town, in the discharge of such duties, and shall not be liable for any loss or other liability resulting from such direction (or lack of direction) of the investment of any part of the Plan assets.
- (2) The Trustee may delegate the duty of executing such instructions to any nonfiduciary agent, which may be an affiliate of the Trustee.
- (3) The Trustee may refuse to comply with any direction from the Plan participant in the event the Trustee, in its sole and absolute discretion, deems such direction improper by virtue of applicable law. The Trustee shall not be responsible or liable for any loss or expense that may result from the Trustee's refusal or failure to comply with any direction from the Plan participant.
- (4) Any costs and expenses related to compliance with the Plan participant's direction shall be borne by such Plan participant's account, unless paid by the Town.

## **SECTION 7 DISPOSITION OF INCOME**

During the term of this Trust, all income received by the Trust, net of expenses and taxes, shall be accumulated and reinvested.

## **SECTION 8 ACCOUNTING BY TRUSTEE**

The Trustee shall keep accurate and detailed records of all investments, receipts, disbursements and all other transactions required to be made, including such specific records as shall be agreed upon in writing between the Trustee and the Fire District. Within ninety (90) days following the close of each calendar year and within ninety (90) days after the removal or

resignation of the Trustee, the Trustee shall deliver to the Fire District a written account of its administration of the Trust during such year or during the period from the close of the last preceding year to the date of such removal or resignation, setting forth all investments, receipts, disbursements and other transactions effected by it, including a description of all securities and investments purchased or sold with the cost or net proceeds of such purchases or sales (accrued interest paid or receivable being shown separately), and showing all cash, securities and other property held in the Trust at the end of such year or as of the date of such removal or resignation, as the case may be.

## **SECTION 9 RESPONSIBILITY OF TRUSTEE**

(a) The Trustee shall act with care, skill, prudence and diligence under the circumstances then prevailing that a prudent person acting in like capacity and familiar with such matters would use in the conduct of an enterprise of a like character with like aims provided, however, the Trustee shall not incur liability to any person for any action taken pursuant to a direction, request or approval given by the Fire District which is contemplated by, and in conformity with, the terms of the Plan or this Trust and is given in writing by the Fire District. In the event of a dispute between the Trustee and a party, the Trustee may apply to a court of competent jurisdiction to resolve the dispute.

(b) If the Trustee undertakes or defends any litigation arising in connection with this Trust, the Fire District agrees to indemnify Trustee against costs, expenses and liabilities (including, without limitation, attorneys' fees and expenses) relating thereto and to be primarily liable for such payments, provided such cost, expense or liability did not arise out of or as a result of the gross negligence or willful misconduct of the Trustee. If the Fire District does not pay such costs, expenses and liabilities in a reasonably timely manner, the Trustee may obtain payment from the Trust.

(c) The Trustee may consult with legal counsel approved by the Fire District (who may also be counsel for the Trustee or the Fire District generally) with respect to any of its duties or obligations hereunder, if the expenses thereof are reasonable in amount and reasonably required in order to perform such duties or obligations. This clause shall not affect Trustee's selection of counsel in the event of any litigation, actual or threatened, in which Trustee must defend itself or its actions.

(d) The Trustee may hire agents, accountants, actuaries, investment managers, investment advisors, financial consultants or other professionals, subject to Fire District approval which shall not be unreasonably withheld, to assist it in performing any of its duties or obligations hereunder, if the expenses thereof are reasonable in amount and reasonably required in order to perform such duties and obligations.

(e) The Trustee shall have, without exclusion, all powers conferred on Trustees by applicable law, unless herein expressly provided otherwise, provided, however, that if an insurance policy is held as an asset of the Trust, Trustee shall have no power to name a beneficiary of the policy other than the Trust, to assign the policy (as distinct from conversion of the policy to a different form) other than to a successor Trustee or to loan to any person the proceeds of any borrowing against such policy.

(f) Notwithstanding any powers granted to Trustee pursuant to this Trust Agreement or to applicable law, Trustees shall not have any power that could give this Trust the objective of carrying on a business and dividing the gains therefrom, within the meaning of Section 301.7701-2 of the Procedure and Administration Regulations promulgated pursuant to the Internal Revenue Code.

## **SECTION 10 COMPENSATION AND EXPENSES OF TRUSTEE**

The Fire District shall pay Trustee such fees for its services as are agreed upon from time to time. The Trustee shall be entitled to receive its reasonable expenses incurred with respect to the administration of the Trust, including fees incurred by the Trustee pursuant to Section 9 of this Trust Agreement. Such fees and expenses shall be payable by the Fire District. If not so paid, the fees and expenses shall be paid from the Trust.

## **SECTION 11 RESIGNATION OR REMOVAL OF TRUSTEE**

(a) Trustee may resign at any time by written notice to the Board, which shall be effective thirty (30) days after receipt of such notice unless the Board and Trustee agree otherwise.

(b) Trustee may be removed by the Board on thirty (30) days notice or upon shorter notice accepted by Trustee.

(c) Upon resignation or removal of Trustee and appointment of a successor Trustee, all assets shall subsequently be transferred to the successor Trustee. The transfer shall be completed within fifteen (15) days after receipt of notice of the appointment of a Successor-Trustee, unless the Board extends the time limit.

(d) If Trustee resigns or is removed, a successor may be appointed, in accordance with Section 12 hereof, by the effective date of resignation or removal under paragraphs (a) or (b) of this section. If no such appointment has been made, Trustee may apply to a court of competent jurisdiction for appointment of a successor Trustee or for instructions. All expenses of Trustee in connection with the proceeding shall be allowed as administrative expenses of the Trust.

## **SECTION 12 APPOINTMENT OF SUCCESSOR TRUSTEE**

(a) If Trustee resigns or is removed in accordance with Section 11 (a) or (b) hereof, the Board may appoint any third party, such as a bank trust department or other party that may be granted corporate Fiduciary powers under applicable state law, as a successor to replace Trustee upon resignation or removal. The appointment shall be effective when accepted in writing by the new Trustee. The former Trustee shall execute any instrument necessary or reasonably requested by the Board or the successor Trustee to evidence the transfer.

(b) The successor Trustee need not examine the records and acts of any prior Trustee and may retain or dispose of existing Trust assets, subject to Sections 8 and 9 hereof. The successor Trustee shall not be responsible for and the Board shall indemnify and defend the successor Trustee from any claim or liability resulting from any action or inaction of any prior or from any other past event, or any condition existing at the time it becomes successor Trustee.

### **SECTION 13 AMENDMENT OR TERMINATION**

(a) This Trust Agreement may be amended at any time by written instrument executed by the Trustee and the Board. Notwithstanding the foregoing, no such amendment shall conflict with the terms of the Plan set forth in the Plan Document or make the Trust revocable after it has become irrevocable in accordance with Section 2 (c) hereof.

(b) The Trust shall not terminate until the date on which the Plan participants and their beneficiaries are no longer entitled to benefits pursuant to the terms of the Plan. Upon termination of the Trust, any assets remaining in the Trust shall be returned to the Fire District.

(c) In the event that the Service Award Program is abolished by the Fire District in accordance with Section 216 of Article 11-A of the NYS General Municipal Law, the Trust established hereunder may be continued at the direction of the Fire District in accordance with applicable provisions set forth in the Plan Document and with any applicable statutes, rules and regulations after the Service Award Program has been terminated. In such event, the Trustee shall continue to administer the Trust pursuant to this Agreement until all Plan participants and their beneficiaries have been paid the service awards to which they are entitled and until all other expenses incurred in the operation and administration of the program are paid. Any assets that remain in the Trust after all Service Awards and administration and operational expenses have been paid, shall be returned to the Fire District.

### **SECTION 14 MISCELLANEOUS**

(a) Any provision of this Trust Agreement prohibited by law shall be ineffective to the extent of any such prohibition, without invalidating the remaining provisions hereof.

(b) Benefits payable to Service Award Program Participants or their beneficiaries under this Trust Agreement may not be anticipated, assigned (either at law or in equity), alienated, pledged, encumbered or subjected to attachment, garnishment, levy, execution or other legal or equitable process.

(c) This Trust shall be governed by and construed in accordance with the laws of the State of New York.

**SECTION 15  
EFFECTIVE DATE**

The effective date of this Trust Agreement is \_\_\_\_\_.

**EXECUTION**

By their signatures affixed hereto, the Commissioners of the \_\_\_\_\_ do hereby adopt this  
\_\_\_\_\_ Service Award Program Trust Agreement.

\_\_\_\_\_  
Commissioner Date

Signatures witnessed by:

\_\_\_\_\_  
Fire District Secretary Date

GLENS FALLS NATIONAL BANK AND TRUST COMPANY, Trustee

\_\_\_\_\_  
Date

## INVESTMENT POLICY

Plan Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

The investment objective is to achieve an overall rate of return through capital appreciation and/or income that will at least meet the plan's actuarial assumption for a defined benefit plan, or the best return possible using prudent investments and also considering the level of risk appropriate for a defined contribution plan. After consideration of the plan's "Funding Policy and Method", the following objective is selected. The asset allocation used to meet that objective may change from time to time depending on market conditions:

ASSET ALLOCATIONS					
	<u>Cash</u> <u>Equivalents</u>	<u>Fixed</u> <u>Income</u>	<u>Convertibles</u>	<u>Equities</u>	<u>Alternatives</u>
___ All Equity	0-15%	0-10%	0%	75-100%	0-20%
___ Long-Term Growth	0-15%	10-30%	0-10%	55-85%	0-20%
___ Growth with Income	0-15%	25-50%	0-10%	40-65%	0-15%
___ Income with Growth	0-10%	45-75%	0-10%	20-50%	0-10%
___ Income with Minimal Growth	0-10%	65-90%	0-10%	5-25%	0-10%
___ All Fixed Income	0-20%	80-100%	0%	0%	0-10%
___ Other - Define:					

The bond portfolio is structured to provide stable return plus liquidity through staggered maturities.

The stock portfolio will be diversified in nature with emphasis on those companies and industries that appear to hold the greatest promise for growth.

Convertibles include bonds and preferred stock which can be converted into shares of common stock.

Alternatives include investments other than stocks, bonds, and cash; and may include investments such as commodities, real estate, preferreds, and precious metals, and will be used to broaden diversification and manage risk.

The cash reserve is intended to provide a competitive return on a daily basis for funds awaiting either permanent investment or distribution.

The intent of this policy is to comply with requirements of ERISA concerning prudent investments.

I understand that the asset allocations associated with each objective above are those that are in effect as of the date below as established by the Glens Falls National Bank & Trust Company Investment Policy Committee.

ADOPTED this \_\_\_\_\_ day  
of \_\_\_\_\_, 20\_\_

Signed: \_\_\_\_\_  
(For the employer)

\_\_\_\_\_  
(For Glens Falls National Bank and  
Trust Company)

**Town of Carmel  
Fire Protection District LOSAPs of  
Mahopac Falls Fire Protection District  
Mahopac Fire Protection District**

**Annual Investment and Administration fees  
Managed Plan - Combined**

	<b>Annual fees</b>
Market value of plan assets provided by RFP	\$7,855,452
The North Country Funds excluded from investment fee calculation*	(\$2,419,000)
Net assets subject to fees	\$5,436,452
 <b>Annual administration report (optional) \$100 per report</b>	<b>\$100</b>
 <b>Monthly distribution charges for 80 participants:</b>	
Low: \$2 monthly distribution charge per ACH	\$1,656
High: \$5 monthly distribution charge per check	\$660
Total distribution fees per year	<b>\$2,316</b>
 <b><u>Managed Investment fees based on fair market value of plan assets</u></b>	
Based on our existing relationship and the level of plan assets, we will change from a flat .50% rate to a tiered fee structure for investment management fees. This will reduce the current fee by approximately \$4,000 annually and provide a lower fee on future assets. We feel this reflects our commitment to the Town of Carmel and the LOSAP participants.	
1% on the first \$500,000 of assets	\$5,000
.50% on the next \$500,000 of assets	\$2,500
.35% on assets in excess of \$1,000,000	\$15,528
Total investment management fee	<b>\$23,028</b>
 <b>Projected Annual Fees</b>	<b>\$25,444</b>
 <b>Fees as a Percentage of Total Market Value</b>	<b>0.32%</b>

These fees include:

- direct deposit for participants
- monthly remittance advice to participants
- income tax withholding and remittance
- tax reporting

We don't currently perform checks against SSA Death Master File for our current LOSAP plans. We have received updated participant information from the plan actuary.

\*The investment management fee is based on the market value of the principal of the account less the value of any holdings of The North Country Funds. Arrow Financial Corporation receives 0.75% on funds held in the North Country Large Cap Equity Fund and 0.45% on funds held in the North Country Intermediate Bond Fund.



50 Century Hill Drive, Suite 3  
Latham, New York 12110

t 800-742-1409  
f 518-783-6915  
Email: info@penflexinc.com

penflexinc.com

October 2021

Ms. Mary Ann Maxwell  
Town of Carmel  
60 McAlpin Avenue  
Mahopac, NY 10541

**Re: Service Award Program 2021-2022 Service Fee Agreement**

Dear Ms. Maxwell:

Penflex is honored to have the opportunity to continue to administer your program for the 2021-2022 year. The Penflex staff proudly serves your volunteers who dedicate their time and effort in their communities.

Enclosed please find our Service Fee Agreement, which sets forth the fees for actuarial and administration services for your program. An Annual Statement detailing fees billed and paid to Penflex over the last 12-month period is also enclosed. Most importantly there are no fee increases to your program for the upcoming year. Penflex is keenly aware that last year was challenging for our clients due to COVID and this is our way of saying "We support and stand with you" as we all look towards a brighter tomorrow.

Over the past year many of our clients inquired about COVID point resolutions. For those clients who have adopted COVID resolutions we will continue to provide guidance as to how points should be calculated. For clients who have not adopted a COVID point resolution please contact us for more information and insight. For over 32 years our clients have relied on Penflex as a trusted resource, adviser and partner when seeking LOSAP expertise and we happily continue those relationships today and in the future.

As we continually strive to reach greater heights in our business, having the resources of McNeil & Company behind Penflex provides great opportunity for organizational growth and operational efficiencies which directly benefits all our clients. Recently three new staff members were hired in addition to the entire office being fitted with new computer hardware. The upcoming year will continue to provide technology advancements that will benefit our clients and volunteers.

Please return a signed copy of the Service Fee Agreement to Penflex Actuarial Services, LLC by January 14<sup>th</sup>, 2022. Your timely response is greatly appreciated. The signed Agreement can be faxed to (518) 783-6915 or emailed to: info@penflexinc.com. Please note that, if applicable, an invoice for our base fee is enclosed.

If you are requesting that we prepare an optional financial statement disclosure package, please review your auditor's information and make any applicable changes on the Agreement.

The entire Penflex staff is committed to providing the highest level of expertise and service when administering your program. Thank you for your continued business.

Serving your volunteers,

A handwritten signature in black ink that reads "Edward J. Holoan".

Edward J. Holoan  
President & Senior Actuary

A handwritten signature in black ink that reads "Paul A. Cогnetta".

Paul A. Cогnetta  
Vice President of Operations

**Penflex Actuarial Services, LLC.**  
**11/1/2021-10/31/2022 Service Fee Agreement**

**TOWN OF CARMEL**  
**CARMEL FIRE PROTECTION DISTRICT NO. 1**  
**SERVICE AWARD PROGRAM**

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**Standard Services Fee Schedule**

Base Fee: \$3,900, \$0 change from 2020

Per-Participant Fee: \$19, \$0 change from 2020

Payment certification and trustee directive letters: \$75 per letter, \$0 change from 2020

**Total Estimated Standard and Distribution Services Fees: \$6,900**

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**Preparation of Financial Statement Disclosures**

Disclosure Packages Provided For Program Year 2020:

NYS LOSAP Audit Package: No

GASB 73 Package: Yes

Auditing Firm: PKF O'Connor Davies, LLP

Contact Name: Alan Kassay

Email Address: akassay@pkfod.com

Please Check 'Yes' Or 'No' For Program Year 2021:

Complete the NYS LOSAP Audit Package for a fee of \$495: \_\_\_\_\_ Yes \_\_\_\_\_ No

This is a \$0 change from 2020. Please refer to the enclosed newsletter titled 'New York State Volunteer Firefighter LOSAP Audit Requirement' for more information

Complete the GASB 73 Package for a fee of \$950: \_\_\_\_\_ Yes \_\_\_\_\_ No

This is a \$0 change from 2020. Please refer to the enclosed 'GASB 73 FAQs' for more information. For a sample GASB 73 package, please email: info@penflexinc.com.

**PLEASE NOTE: If you are requesting any Disclosure Packages, please review and make any necessary changes to your auditor's information noted above.**

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All other services are optional and are billed only when requested. Please call for fee estimates and purchase order arrangements. Optional services include additional client meetings, drafting of special correspondence and documents, and performing actuarial cost estimate calculations.

To authorize Penflex Actuarial Services, LLC. to begin providing these services in accordance with this fee schedule, please have the Town Supervisor sign and return this Service Fee Agreement. Keep a copy for your records.

\_\_\_\_\_  
Supervisor  
Town of Carmel

Edward J. Holohan  
Edward J. Holohan, ASA  
President, Penflex Actuarial Services, LLC.

Penflex Actuarial Services, LLC.  
11/1/2021-10/31/2022 Service Fee Agreement

TOWN OF CARMEL  
CARMEL FIRE PROTECTION DISTRICT NO. 2  
SERVICE AWARD PROGRAM

---

Standard Services Fee Schedule

Base Fee: \$3,900, \$0 change from 2020

Per-Participant Fee: \$19, \$0 change from 2020

Payment certification and trustee directive letters: \$75 per letter, \$0 change from 2020

**Total Estimated Standard and Distribution Services Fees: \$7,700**

---

Preparation of Financial Statement Disclosures

Disclosure Packages Provided For Program Year 2020:

NYS LOSAP Audit Package: No

GASB 73 Package: Yes

Auditing Firm: PKF O'Connor Davies, LLP

Contact Name: Alan Kassay

Email Address: akassay@pkfod.com

Please Check 'Yes' Or 'No' For Program Year 2021:

Complete the NYS LOSAP Audit Package for a fee of \$495: \_\_\_\_\_ Yes \_\_\_\_\_ No

This is a \$0 change from 2020. Please refer to the enclosed newsletter titled 'New York State Volunteer Firefighter LOSAP Audit Requirement' for more information

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**PLEASE NOTE: If you are requesting any Disclosure Packages, please review and make any necessary changes to your auditor's information noted above.**

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\_\_\_\_\_  
Supervisor  
Town of Carmel

*Edward J. Holohan*  
Edward J. Holohan, ASA  
President, Penflex Actuarial Services, LLC.



### SERVICE AWARD PROGRAM STANDARD SERVICES

1. Prepare an annual Service Award Program statement for each Service Award Program participant, including those who are in payment status.
2. Prepare for the record and **for audit purposes** an annual Service Award Program report which:
  - a. shows and completely documents the calculation (defined benefit plans) or allocation (defined contribution plans) of the annual Program cost.
  - b. accounts for changes in the Program's assets.
  - c. lists the earned Service Awards (defined benefit plans) or accounts for changes in the Program account (defined contribution plans) for each participant.
  - d. summarizes the major provisions of the Program.
  - e. lists current payment recipients.
  - f. includes a service credit listing for current participants.
  - g. includes a written description of the actuarial methods and assumptions used to calculate the annual program costs (defined benefit plans).
  - h. For members of the Sponsor's Governing Board or Officials, prepare:
    - i. "Fact Sheet" which includes current year important information about their Program.
    - ii. "Annual Report Commentary" correspondence which alerts officials about emerging issues and/or explains changes in the Program (such as increase/decrease in Program funding costs).
3. One meeting upon request, first with officials and then with volunteers to review the Annual Report, to answer questions from volunteers about their annual statements, and to provide updates on Service Award Program related legislation and on their own Program.
4. Provide pertinent forms for participants to apply for payment upon eligibility, elect or change beneficiaries, etc.
5. At year-end, provide written instructions about how to prepare the required certified listings to be approved by the Sponsor's Governing Board and Department/Company officials, posted by the Department/Company, and sent to Penflex Actuarial Services, LLC.
6. Project the Program's cash flow needs in order to plan and formulate investment strategy.
7. Prepare written notification/explanation to be sent to persons who cease to participate in the Program.
8. During normal business hours, have trained staff available to answer questions from officials and designated client contact persons.
9. Throughout the year, receive, review and reconcile financial statements from custodian and/or investment and/or insurance providers.
10. Process Service Award payment applications, certify payment amounts and eligibility, prepare payment directives and communicate directly with the payment recipient and/or custodian and/or paying agent when necessary.
11. Answer routine questions from Sponsor's auditors about the Program and the Annual Report.
12. When required, prepare vouchers for payments to the Program Trust Fund.

## TOWN OF CARMEL DELINQUENT SEWER/WATER RELEVY AS OF 11/10/21

FUND	RPS CODE	DISTRICT	PURPOSE CODE	AMOUNT
<b>UNPAID WATER CHARGES:</b>				
601	WD033	CWD #1	DEL. WATER	13,492.41
601	WD033	CWD #1	PENALTY	1,873.55
				15,365.96
602	WD001	CWD #2	DEL. WATER	71,203.50
602	WD001	CWD #2	PENALTY	21,269.83
				92,473.33
603	WD002	CWD #3	DEL. WATER	13,005.36
603	WD002	CWD #3	PENALTY	4,226.26
				17,231.62
604	WD003	CWD #4	DEL. WATER	6,453.56
604	WD003	CWD #4	PENALTY	2,199.48
				8,653.04
605	WD012	CWD #5	DEL. WATER	1,350.25
605	WD012	CWD #5	PENALTY	221.00
				1,571.25
606	WD013	CWD #6	DEL. WATER	4,111.75
606	WD013	CWD #6	PENALTY	1,346.17
				5,457.92
607	WD023	CWD #7	DEL. WATER	4,135.18
607	WD023	CWD #7	PENALTY	957.33
				5,092.51
608	WD020	CWD #8	DEL. WATER	21,134.88
608	WD020	CWD #8	PENALTY	6,874.42
				28,009.30
609	WD022	CWD #9	DEL. WATER	4,199.34
609	WD022	CWD #9	PENALTY	1,109.44
				5,308.78
610	WD025	CWD #10	DEL. WATER	6,045.35
610	WD025	CWD #10	PENALTY	1,489.14
				7,534.49
612	WD024	CWD #12	DEL. WATER	16,094.96
612	WD024	CWD #12	PENALTY	3,601.44
				19,696.40
613	WD029	CWD #13	DEL. WATER	2,643.24
613	WD029	CWD #13	PENALTY	419.76
				3,063.00
614	WD030	CWD #14	DEL. WATER	10,329.54
614	WD030	CWD #14	PENALTY	3,134.35
				13,463.89
<b>Total Delinquent Water</b>				<b>222,921.49</b>

**TOWN OF CARMEL DELINQUENT SEWER/WATER RELEVY AS OF 11/10/21**

<b>UNPAID OUT OF DISTRICT CHARGES:</b>				
	WD002	74.11-1-20	OOD Water	1,056.33
	WD003	86.14-1-3	OOD Water	914.35
	WD025	75.51-1-37	OOD Water	1,050.00
	SW002	55.16-1-4	OOD Sewer Use	358.70
	SW003	76.30-1-38	OOD Sewer Use	85.40
	SW007	74.11-1-20	OOD Sewer Use	3,372.80
	SW004	74.11-1-20	OOD Sewer Cap	323.20
	SW015	55.16-1-4	OOD Sewer Cap	41.08
	SW017	76.30-1-38	OOD Sewer Cap	275.78
		<b>Total Delinquent OOD</b>		<b>7,477.64</b>
	TOWN	65.14-1-24	Property Maint Cleanup	125.00
	TOWN	65.14-1-24	Property Maint Cleanup	250.00
	TOWN	65.5-1-51	Property Maint Cleanup	1,650.00
	TOWN	76.17-1-28	Property Maint Cleanup	2,500.00
		<b>Total Delinquent Property Maintenance</b>		<b>4,525.00</b>
		<b>Total Delinquent Relevy</b>		<b>234,924.13</b>

## Relevy Report Parameters

Process ID:	2021RELEV		
Mode:	Verify	Report Date: 11/09/2021	Sort By: Account No
Year:	2021	Process UB Bills: Yes	
Seq:	51	Total Due >: 10.00	Use Credit from Other Services: Yes
Fees Date:			
Surcharge:	None	Percentage:	

Relevy Amount Due On or Before:: 07/31/2021    Aging Date: 11/09/2021

**Update**

Trans. Date:  
 Batch No.: RELEVY  
 Adjustment Code: RELVY

**User Defined**  
**User Field**  
 COMMERCIAL

**Exclude**

**Update**

Purpose	Description	Select	Update to Purpose	Description
101	WATER DIST 1	Y	WATER	RELEVIED WATER
101P	WATER DIST 1 PEN	Y	W PEN	RELEVIED WATER
102	WATER DIST 2	Y	WATER	RELEVIED WATER
102P	WATER DIST 2 PEN	Y	W PEN	RELEVIED WATER
103	WATER DIST 3	Y	WATER	RELEVIED WATER
103P	WATER DIST 3 PEN	Y	W PEN	RELEVIED WATER

## Relevy Report Parameters

104	WATER DIST 4	Y	WATER	RELEVIED WATER
104P	WATER DIST 4 PEN	Y	W PEN	RELEVIED WATER
105	WATER DIST 5	Y	WATER	RELEVIED WATER
105P	WATER DIST 5 PEN	Y	W PEN	RELEVIED WATER
106	WATER DIST 6	Y	WATER	RELEVIED WATER
106P	WATER DIST 6 PEN	Y	W PEN	RELEVIED WATER
107	WATER DIST 7	Y	WATER	RELEVIED WATER
107P	WATER DIST 7 PEN	Y	W PEN	RELEVIED WATER
108	WATER DIST 8	Y	WATER	RELEVIED WATER
108P	WATER DIST 8 PEN	Y	W PEN	RELEVIED WATER
109	WATER DIST 9	Y	WATER	RELEVIED WATER
109P	WATER DIST 9 PEN	Y	W PEN	RELEVIED WATER
110	WATER DIST 10	Y	WATER	RELEVIED WATER
110P	WATER DIST 10 PEN	Y	W PEN	RELEVIED WATER
112	WATER DIST 12	Y	WATER	RELEVIED WATER
112P	WATER DIST 12 PEN	Y	W PEN	RELEVIED WATER
113	WATER DIST 13	Y	WATER	RELEVIED WATER
113P	WATER DIST 13 PEN	Y	W PEN	RELEVIED WATER
114	WATER DIST 14	Y	WATER	RELEVIED WATER
114P	WATER DIST 14 PEN	Y	W PEN	RELEVIED WATER
122	WATER DIST 22	Y	WATER	RELEVIED WATER
122P	WATER DIST 22 PEN	Y	W PEN	RELEVIED WATER
302	SPRINK TAP DIST 2	Y	SPRINK	RELEVIED WATER
302P	SPRINK DIST 2 PEN	Y	SP PEN	RELEVIED WATER
303	SPRINK TAP DIST 3	Y	SPRINK	RELEVIED WATER
303P	SPRINK DIST 3 PEN	Y	SP PEN	RELEVIED WATER
322	SPRINK TAP DIST 22	Y	SPRINK	RELEVIED WATER
322P	SPRINK DIST 22 PEN	Y	SP PEN	RELEVIED WATER

## Relevy Report Parameters

401	FINAL DIST 1	Y	WATER	RELEVIED WATER
402	FINAL DIST 2	Y	WATER	RELEVIED WATER
403	FINAL DIST 3	Y	WATER	RELEVIED WATER
404	FINAL DIST 4	Y	WATER	RELEVIED WATER
405	FINAL DIST 5	Y	WATER	RELEVIED WATER
406	FINAL DIST 6	Y	WATER	RELEVIED WATER
407	FINAL DIST 7	Y	WATER	RELEVIED WATER
408	FINAL DIST 8	Y	WATER	RELEVIED WATER
409	FINAL DIST 9	Y	WATER	RELEVIED WATER
410	FINAL DIST 10	Y	WATER	RELEVIED WATER
412	FINAL DIST 12	Y	WATER	RELEVIED WATER
413	FINAL DIST 13	Y	WATER	RELEVIED WATER
414	FINAL DIST 14	Y	WATER	RELEVIED WATER
422	FINAL DIST 22	Y	WATER	RELEVIED WATER
500	BILL ADJUSTMENT	Y	WATER	RELEVIED WATER
501	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
502	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
503	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
504	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
505	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
506	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
507	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
508	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
509	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
510	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
512	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
513	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
514	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER

## Relevy Report Parameters

522	BILL ADJUSTMENT DI	Y	WATER	RELEVIED WATER
600	MISC.	Y	WATER	RELEVIED WATER
601	MISC CHARGE DIST 1	Y	WATER	RELEVIED WATER
602	MISC CHARGE DIST 2	Y	WATER	RELEVIED WATER
603	MISC CHARGE DIST 3	Y	WATER	RELEVIED WATER
604	MISC CHARGE DIST 4	Y	WATER	RELEVIED WATER
605	MISC CHARGE DIST 5	Y	WATER	RELEVIED WATER
606	MISC CHARGE DIST 7	Y	WATER	RELEVIED WATER
607	MISC CHARGE DIST 7	Y	WATER	RELEVIED WATER
608	MISC CHARGE DIST 8	Y	WATER	RELEVIED WATER
609	MISC CHARGE DIST 9	Y	WATER	RELEVIED WATER
610	MISC CHARGE DIST 1	Y	WATER	RELEVIED WATER
612	MISC CHARGE DIST 1	Y	WATER	RELEVIED WATER
613	MISC CHARGE DIST 1	Y	WATER	RELEVIED WATER
614	MISC CHARGE DIST 1	Y	WATER	RELEVIED WATER
622	MISC CHARGE DIST 2	Y	WATER	RELEVIED WATER
WD2 NSF	CWD 2 BOUNCED CHEC	Y	WATER	RELEVIED WATER

### User Query

and ACCOUNT\_NO NOT IN '5102002060','5102005700','5102009290','5108004000','5113000980','5109001470','5102004860','5102001020','5102001690','5113000660'

and ACCOUNT\_NO NOT IN '5102001020','5102002060','5102002590','5102007230','5102012650','5102014220','5102031280'

and ACCOUNT\_NO NOT IN '5103004390','5112000070','5102032150'

and ACCOUNT\_NO NOT IN '5102007850','5102031510','5104001170'

and ACCOUNT\_NO NOT IN '5110000390','5102030000'

and ACCOUNT\_NO NOT IN '5102003920','5102004860','5102005700'

### File Export

Export To File: No **EXPORT FILE**

Format: TXT

**TOWN OF CARMEL****Relevy Report**

Year: 2021 Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5101000190	NL&M HOLDING COMPANY	372000	101				1,997.39	1,997.39
	936 -942 SOUTH LAKE BLVD.	75.44- 1- 47	101P				676.84	676.84
			<b>Account Total</b>				<b>2,674.23</b>	<b>2,674.23</b>
5101000220	DONELLI - PEARLE	372000	101				1,265.98	1,265.98
	612 ROUTE 6 & 982-990 S. LAK	76. 9- 1- 12	101P				265.86	265.86
			<b>Account Total</b>				<b>1,531.84</b>	<b>1,531.84</b>
5101000230	MLN REALTY CORP	372000	101				331.93	331.93
	616 ROUTE 6	76. 9- 1- 13	101P				108.13	108.13
			<b>Account Total</b>				<b>440.06</b>	<b>440.06</b>
5101000250	THEORINA LLC	372000	101				5,023.56	5,023.56
	946 -954 SOUTH LAKE BOULE'	75.44- 1- 46						
			<b>Account Total</b>				<b>5,023.56</b>	<b>5,023.56</b>
5101000260	GUO GROUP LLC	372000	101				815.75	815.75
	914 SOUTH LAKE BOULEVAR	75.44- 1- 63						
			<b>Account Total</b>				<b>815.75</b>	<b>815.75</b>
5101000600	18 CLARK PLACE, LLC	372000	101				1,589.22	1,589.22
	18 CLARK PLACE	75.44- 1- 70						
			<b>Account Total</b>				<b>1,589.22</b>	<b>1,589.22</b>
5101000800	LUPINACCI & MAZZOLA	372000	101				2,468.58	2,468.58
	562 ROUTE 6	75.12- 2- 2	101P				822.72	822.72
			<b>Account Total</b>				<b>3,291.30</b>	<b>3,291.30</b>
5102000110	O'DONNELL, KEVIN	372000	102				43.81	43.81
	31 FOWLER AVENUE	44.13- 2- 8	102P				9.20	9.20
			<b>Account Total</b>				<b>53.01</b>	<b>53.01</b>
5102000120	CDD REALTY GROUP LLC	372000	102				286.69	286.69
	2 CHURCH STREET	55. 6- 1- 13	102P				60.21	60.21
			<b>Account Total</b>				<b>346.90</b>	<b>346.90</b>
5102000220	PETER, STEPHEN & DEBBIE	372000	102				215.06	215.06
	3 NORTH DRIVE	44.13- 1- 63	102P				78.98	78.98
			<b>Account Total</b>				<b>294.04</b>	<b>294.04</b>
5102000230	GILEAD PRESBYTERIAN CHUF	372000	102				168.77	168.77

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			102P				35.45	35.45
	7 - 9 CHURCH STREET	55. 6- 1- 21	<b>Account Total</b>				<b>204.22</b>	<b>204.22</b>
5102000370	BALSAMO-CORDOVANO FUNE	372000	102				223.05	223.05
	15 CHURCH STREET	55. 6- 1- 23	102P				74.09	74.09
			<b>Account Total</b>				<b>297.14</b>	<b>297.14</b>
5102000470	DEMARIA & GUZICZEK	372000	102				145.87	145.87
	2 EAST DRIVE	44.13- 2- 66	102P				49.14	49.14
			<b>Account Total</b>				<b>195.01</b>	<b>195.01</b>
5102000480	BREWSTER AVENUE CORP.	372000	102				977.25	977.25
	1750 ROUTE 6	55. 6- 1- 28. 0-1	102P				363.02	363.02
			<b>Account Total</b>				<b>1,340.27</b>	<b>1,340.27</b>
5102000500	RAGNAUTH, ERIC	372000	102				177.37	177.37
	28 SEMINARY HILL ROAD	55. 6- 1- 7	102P				63.56	63.56
			<b>Account Total</b>				<b>240.93</b>	<b>240.93</b>
5102000510	MARIN, BEATRIZ	372000	102				995.09	995.09
	1760 -1762 ROUTE 6	55. 6- 1- 31	102P				230.94	230.94
			<b>Account Total</b>				<b>1,226.03</b>	<b>1,226.03</b>
5102000520	EL SHAKRY REALTY	372000	102				202.15	202.15
	1765 ROUTE 6 & SEMINARY H	55. 6- 1- 18	<b>Account Total</b>				<b>202.15</b>	<b>202.15</b>
5102000660	EL SHAKRY REALTY	372000	102				2,057.08	2,057.08
	51 A,B FAIR STREET	44.14- 1- 53	102P				742.83	742.83
			<b>Account Total</b>				<b>2,799.91</b>	<b>2,799.91</b>
5102000750	HERRON, ERIC & MELISSA	372000	102				190.93	190.93
	3686 ROUTE 301	44.17- 1- 24	102P				64.37	64.37
			<b>Account Total</b>				<b>255.30</b>	<b>255.30</b>
5102000920	COLANTUONO, PETER & DON	372000	102				414.00	414.00
	13 RIDGE ROAD	44.13- 2- 34	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102000930	BRILEY, JOHN & CINDY 17 KELLY RIDGE ROAD	372000 44.15- 2- 25. 2	102 102P				786.50 256.33	786.50 256.33
			<b>Account Total</b>				<b>1,042.83</b>	<b>1,042.83</b>
5102001110	HOFFMAN,STEVEN & MARGA 24 WILLOW ROAD	372000 55. 9- 1- 13	102 102P				360.28 125.46	360.28 125.46
			<b>Account Total</b>				<b>485.74</b>	<b>485.74</b>
5102001170	DOLAN, MARIE THERESE 37 WILLOW ROAD	372000 55. 9- 1- 65	102 <b>Account Total</b>				71.29	71.29
							<b>71.29</b>	<b>71.29</b>
5102001250	PARKASH, VED 1775 ROUTE 6	372000 55. 6- 1- 60	102 102P				852.61 291.32	852.61 291.32
			<b>Account Total</b>				<b>1,143.93</b>	<b>1,143.93</b>
5102001330	SCIARRA AEROMED INC. 1791 ROUTE 6	372000 55. 6- 1- 55	302P <b>Account Total</b>				13.33	13.33
							<b>13.33</b>	<b>13.33</b>
5102001430	JANEIRO & O'SHEA 3 RAYMOND DRIVE	372000 44.13- 2- 59	102 102P				314.12 31.41	314.12 31.41
			<b>Account Total</b>				<b>345.53</b>	<b>345.53</b>
5102001580	57 MAIN STREET CORP. 59 GLENEIDA AVENUE	372000 44.18- 1- 9	102 102P				665.87 217.11	665.87 217.11
			<b>Account Total</b>				<b>882.98</b>	<b>882.98</b>
5102001600	BREWSTER AVENUE CORP. 1748 ROUTE 6	372000 55. 6- 1- 28	102 102P				171.03 35.91	171.03 35.91
			<b>Account Total</b>				<b>206.94</b>	<b>206.94</b>
5102001660	ALM, SUSAN 114 GLENEIDA AVENUE	372000 44.13- 2- 71	102 102P				161.73 56.89	161.73 56.89
			<b>Account Total</b>				<b>218.62</b>	<b>218.62</b>
5102001750	COSGRAVE, CARRIE 168 GLENEIDA RIDGE ROAD	372000 43.20- 1- 5	102 102P				520.33 175.37	520.33 175.37
			<b>Account Total</b>				<b>695.70</b>	<b>695.70</b>

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102001860	ML & RC PROPERTIES LLC	372000	102				48.66	48.66
	21 FOWLER AVENUE	44.13- 2- 3	102P				83.46	83.46
<b>Account Total</b>							<b>132.12</b>	<b>132.12</b>
5102002040	EL SHAKRY REALTY	372000	102				66.94	66.94
	49 A FAIR STREET	44.14- 1- 53	102P				24.26	24.26
<b>Account Total</b>							<b>91.20</b>	<b>91.20</b>
5102002140	EL SHAKRY REALTY	372000	102				425.25	425.25
	47 A,B,C FAIR STREET	44.14- 1- 53	102P				141.22	141.22
<b>Account Total</b>							<b>566.47</b>	<b>566.47</b>
5102002150	EL SHAKRY REALTY	372000	102				232.32	232.32
	49 B FAIR STREET	44.14- 1- 53	102P				75.83	75.83
<b>Account Total</b>							<b>308.15</b>	<b>308.15</b>
5102002290	ALESSI, JOSEPHINE	372000	102				458.26	458.26
	5 CIRCLE DRIVE	44.13- 2- 38	102P				196.69	196.69
<b>Account Total</b>							<b>654.95</b>	<b>654.95</b>
5102002320	HENRIQUEZ, PLINIO & LUZ	372000	102				117.09	117.09
	44 FAIR STREET	44.14- 2- 13	102P				38.98	38.98
<b>Account Total</b>							<b>156.07</b>	<b>156.07</b>
5102002330	WILES, FRANKLIN & EDITH	372000	102				189.92	189.92
	4 RIDGE ROAD	44.17- 1- 43	102P				65.42	65.42
<b>Account Total</b>							<b>255.34</b>	<b>255.34</b>
5102002350	ARCE, OSCAR & NORMA	372000	102				294.60	294.60
	100 FAIR STREET	44.15- 1- 30	102P				99.19	99.19
<b>Account Total</b>							<b>393.79</b>	<b>393.79</b>
5102002420	UNITED CEREBRAL PALSY	372000	102				681.57	681.57
	44 KELLY RIDGE ROAD	44.19- 2- 22	102P				252.91	252.91
<b>Account Total</b>							<b>934.48</b>	<b>934.48</b>
5102002480	SHILLING, ROBERT&SUZANN	372000	102				405.00	405.00

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			102P				136.51	136.51
	19 LEESIDE ROAD	55.9- 1- 57	<b>Account Total</b>				<b>541.51</b>	<b>541.51</b>
5102002560	MANDARA, JOHN	372000	102				405.00	405.00
	26 KELLY RIDGE ROAD	44.15- 2- 31	102P				136.51	136.51
			<b>Account Total</b>				<b>541.51</b>	<b>541.51</b>
5102002750	SHEEHY, JAMES & PATRICIA	372000	102				741.06	741.06
	10 HILLSIDE PLACE	44.15- 2- 17	102P				321.91	321.91
			<b>Account Total</b>				<b>1,062.97</b>	<b>1,062.97</b>
5102002770	FITZPATRICK,DONALD&BRIAN	372000	102				243.77	243.77
	7 GLENNA DRIVE	44.15- 1- 41	102P				82.19	82.19
			<b>Account Total</b>				<b>325.96</b>	<b>325.96</b>
5102002970	DASS, YOCASTA	372000	102				181.91	181.91
	12 -16 RIDGE ROAD	44.13- 2- 27	102P				61.11	61.11
			<b>Account Total</b>				<b>243.02</b>	<b>243.02</b>
5102002980	STASUL, JENNIFER	372000	102				3,027.20	3,027.20
	6 NORTH GATE ROAD	55.19- 1- 13. 1	102P				635.71	635.71
			<b>Account Total</b>				<b>3,662.91</b>	<b>3,662.91</b>
5102003030	HARTNEY-TRUST	372000	102				157.27	157.27
	15 GLENNA DRIVE	44.11- 1- 2	102P				33.03	33.03
			<b>Account Total</b>				<b>190.30</b>	<b>190.30</b>
5102003040	HAUSWIRTH, MATTHEW	372000	102				58.19	58.19
	21 KELLY RIDGE ROAD	44.15- 2- 27	102P				12.22	12.22
			<b>Account Total</b>				<b>70.41</b>	<b>70.41</b>
5102003200	MURPHY, CHRISTOPHER	372000	102				711.05	711.05
	11 NORTH GATE ROAD	55.18- 1- 2	102P				276.22	276.22
			<b>Account Total</b>				<b>987.27</b>	<b>987.27</b>
5102003310	ONUFRUK, KURT & DAWN	372000	102				89.11	89.11
	6 MEADOW DRIVE	55.19- 1- 22	102P				18.71	18.71

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>107.82</b>	<b>107.82</b>
5102003330	GUARNIERI, THERESA 10 INTERLOCHEN ROAD	372000 55.19- 1- 24	102P				89.30	89.30
			<b>Account Total</b>				<b>89.30</b>	<b>89.30</b>
5102003340	PROULX, AMANDA 939 STONELEIGH AVENUE	372000 55.19- 1- 26	102 102P				86.25 18.12	86.25 18.12
			<b>Account Total</b>				<b>104.37</b>	<b>104.37</b>
5102003350	KULIKOWSKY, MARK & MELISSA 951 STONELEIGH AVENUE	372000 55.19- 1- 28	102 102P				17.81 12.23	17.81 12.23
			<b>Account Total</b>				<b>30.04</b>	<b>30.04</b>
5102003360	MALOUF, NABIL & ISABELLA 1 MEADOW DRIVE	372000 55.19- 1- 16	102				67.03	67.03
			<b>Account Total</b>				<b>67.03</b>	<b>67.03</b>
5102003420	SINISI, JOSEPH M. 2 RAYMOND DRIVE	372000 44.13- 2- 56	102 102P				214.80 72.10	214.80 72.10
			<b>Account Total</b>				<b>286.90</b>	<b>286.90</b>
5102003550	CARMODY, ANNE 12 COLLIER DRIVE WEST	372000 44.13- 1- 36	102 102P				51.40 30.45	51.40 30.45
			<b>Account Total</b>				<b>81.85</b>	<b>81.85</b>
5102003580	SCHMITT, JOSEPH 48 KELLY RIDGE ROAD	372000 44.19- 2- 1	102 102P				79.65 16.73	79.65 16.73
			<b>Account Total</b>				<b>96.38</b>	<b>96.38</b>
5102003800	YODICE, MICHAEL 8 GARRETT PLACE	372000 44.14- 1- 28	102 102P				190.65 64.76	190.65 64.76
			<b>Account Total</b>				<b>255.41</b>	<b>255.41</b>
5102004020	KELLY & MAZZONI 27 GLENNA DRIVE	372000 44.11- 1- 7	102 102P				414.00 139.54	414.00 139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102004060	KALAFUS, RICHARD & MARION 26 GLENNA DRIVE	372000 44.11- 1- 14	102 102P				3,647.52 1,224.20	3,647.52 1,224.20

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>4,871.72</b>	<b>4,871.72</b>
5102004110	KELLY, WILLIAM & LINDA	372000	102				348.04	348.04
	40 GLENEIDA RIDGE ROAD	55. 5- 1- 27	102P				73.08	73.08
<b>Account Total</b>							<b>421.12</b>	<b>421.12</b>
5102004450	RIVERA, RUBEN & RUTH	372000	102				4,970.87	4,970.87
	6 OLD TOWN ROAD	55. 9- 1- 42	102P				1,043.89	1,043.89
<b>Account Total</b>							<b>6,014.76</b>	<b>6,014.76</b>
5102004490	MONAHAN, RICHARD&COLET	372000	102				127.14	127.14
	91 GLENEIDA RIDGE ROAD	54. 8- 1- 74	102P				26.70	26.70
<b>Account Total</b>							<b>153.84</b>	<b>153.84</b>
5102004510	MORA, HENRY & NORMA	372000	102				90.32	90.32
	95 GLENEIDA RIDGE ROAD	54. 8- 1- 75	102P				18.97	18.97
<b>Account Total</b>							<b>109.29</b>	<b>109.29</b>
5102004530	CAMACHO, ALAN	372000	102				132.42	132.42
	7 NORTH DRIVE	44.13- 1- 65	102P				50.68	50.68
<b>Account Total</b>							<b>183.10</b>	<b>183.10</b>
5102004620	CLASS & MEYER	372000	102				39.16	39.16
	25 GLENEIDA RIDGE ROAD	54.12- 1- 14	102P				8.23	8.23
<b>Account Total</b>							<b>47.39</b>	<b>47.39</b>
5102004650	ROVETO, SCOTT & DARLINE	372000	102				146.14	146.14
	19 OLD FARM ROAD	44. 9- 1- 30	102P				30.69	30.69
<b>Account Total</b>							<b>176.83</b>	<b>176.83</b>
5102004690	CHIAVELLI, RALPH & MILLIE	372000	102				306.95	306.95
	22 SAINT MICHAELS TERRAC	44.15- 1- 20	102P				103.80	103.80
<b>Account Total</b>							<b>410.75</b>	<b>410.75</b>
5102004780	NICKERSON,ROBERT&JACQU	372000	102				414.00	414.00
	15 WILLOW ROAD	55. 9- 1- 69. 1	102P				139.54	139.54
<b>Account Total</b>							<b>553.54</b>	<b>553.54</b>

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102004840	57 MAIN STREET CORP.	372000	102				315.68	315.68
	57 GLENEIDA AVENUE	44.18- 1- 8	102P				105.42	105.42
			<b>Account Total</b>				<b>421.10</b>	<b>421.10</b>
5102004880	LOPEZ, FRANK & ANA	372000	102				194.47	194.47
	52 GLENEIDA RIDGE ROAD	55. 5- 1- 25	102P				69.00	69.00
			<b>Account Total</b>				<b>263.47</b>	<b>263.47</b>
5102004900	ACUNA, PHILIP	372000	102				2,153.58	2,153.58
	7 COLLIER DRIVE WEST	44.13- 1- 18	102P				457.72	457.72
			<b>Account Total</b>				<b>2,611.30</b>	<b>2,611.30</b>
5102004980	DEFEO, DEAN & CYNTHIA	372000	102				405.00	405.00
	7 GLENVUE DRIVE NORTH	44.17- 1- 8	102P				136.51	136.51
			<b>Account Total</b>				<b>541.51</b>	<b>541.51</b>
5102005090	CURCURUTO, JAMES & EMM	372000	102				135.45	135.45
	86 SEMINARY HILL ROAD	55.13- 1- 21	102P				28.45	28.45
			<b>Account Total</b>				<b>163.90</b>	<b>163.90</b>
5102005230	RODRIGUEZ,RICHARD&YOLAI	372000	102				258.70	258.70
	18 NORTH GATE ROAD	55.18- 1- 14	102P				88.70	88.70
			<b>Account Total</b>				<b>347.40</b>	<b>347.40</b>
5102005320	JOHNSON, ROBERT & LINDA	372000	102				245.96	245.96
	11 MECHANIC STREET	55.14- 1- 7. 1	102P				87.07	87.07
			<b>Account Total</b>				<b>333.03</b>	<b>333.03</b>
5102005340	MENDOZA & ROSARIO	372000	102				80.43	80.43
	8 CORNISH ROAD	54. 8- 1- 33	102P				33.56	33.56
			<b>Account Total</b>				<b>113.99</b>	<b>113.99</b>
5102005380	MILES, NIGEL & IRENE	372000	102				13.68	13.68
	25 BELDEN ROAD	54. 8- 1- 1	<b>Account Total</b>				<b>13.68</b>	<b>13.68</b>
5102005470	KAMIN, MICHAELENE	372000	102				76.11	76.11
	21 SUNNYCREST ROAD	55.13- 1- 41	102P				25.71	25.71

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<b>Account Total</b>							<b>101.82</b>	<b>101.82</b>
5102005630	BEVAN, THOMAS & NICOLE	372000	102				24.03	24.03
	20 WYNDHAM LANE	44.9- 1- 34	102P				5.04	5.04
<b>Account Total</b>							<b>29.07</b>	<b>29.07</b>
5102005660	FARBMAN, MATTHEW & DAW	372000	102				474.83	474.83
	17 SUNSET RIDGE	44.13- 1- 4	102P				175.75	175.75
<b>Account Total</b>							<b>650.58</b>	<b>650.58</b>
5102005740	GIORDANO & FRAGOLA	372000	102				4.68	4.68
	9 COLLIER DRIVE EAST	44.13- 1- 45	102P				14.10	14.10
<b>Account Total</b>							<b>18.78</b>	<b>18.78</b>
5102005830	MEYERS, JOHN & CARMELIN	372000	102				141.87	141.87
	3 COLLIER DRIVE EAST	44.13- 1- 43	102P				47.84	47.84
<b>Account Total</b>							<b>189.71</b>	<b>189.71</b>
5102005880	SCHRODER, WILLIAM	372000	102				354.70	354.70
	4 KELLY RIDGE ROAD	44.15- 2- 42	102P				119.53	119.53
<b>Account Total</b>							<b>474.23</b>	<b>474.23</b>
5102005890	RADOSLOVICH, MARIO	372000	102				209.85	209.85
	15 BELDEN ROAD	54.12- 1- 4	102P				74.78	74.78
<b>Account Total</b>							<b>284.63</b>	<b>284.63</b>
5102006010	DEANGELIS, JOSEPH & LYNN	372000	102				187.85	187.85
	10 EVERETT ROAD	44.15- 1- 4	102P				65.27	65.27
<b>Account Total</b>							<b>253.12</b>	<b>253.12</b>
5102006090	KASSOH, FOMBA	372000	102				13.72	13.72
	21 EVERETT ROAD	44.19- 2- 14	102P				51.15	51.15
<b>Account Total</b>							<b>64.87</b>	<b>64.87</b>
5102006190	KRASNIC, PRENA	372000	102				102.88	102.88
	31 EVERETT ROAD	44.19- 2- 19	102P				21.61	21.61
<b>Account Total</b>							<b>124.49</b>	<b>124.49</b>

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102006280	DESIMONE, ANGELO & LISA 40 EVERETT ROAD	372000 44.19- 1- 39	102 102P				244.66 97.12	244.66 97.12
			<b>Account Total</b>				<b>341.78</b>	<b>341.78</b>
5102006310	COLICCI, MARK 27 COLLIER DRIVE WEST	372000 44.13- 1- 28	102 102P				107.81 22.64	107.81 22.64
			<b>Account Total</b>				<b>130.45</b>	<b>130.45</b>
5102006410	MCCABE, MICHAEL&ANN MAR 15 COLLIER DRIVE EAST	372000 44.13- 1- 47	102 102P				205.79 43.22	205.79 43.22
			<b>Account Total</b>				<b>249.01</b>	<b>249.01</b>
5102006430	BARRESI & HO 4 COLLIER DRIVE	372000 44.17- 1- 34	102 102P				370.33 121.30	370.33 121.30
			<b>Account Total</b>				<b>491.63</b>	<b>491.63</b>
5102006470	CARINCI,STEVEN & ROSEMAF 2 LINDY DRIVE	372000 55. 9- 1- 39	102 102P				159.32 33.46	159.32 33.46
			<b>Account Total</b>				<b>192.78</b>	<b>192.78</b>
5102006490	RAMIREZ, OVIDIO 107 FAIR STREET	372000 44.15- 1- 54	102 102P				123.48 25.93	123.48 25.93
			<b>Account Total</b>				<b>149.41</b>	<b>149.41</b>
5102006580	CONSTANCE, DOUGLAS 47 EVERETT ROAD	372000 44.19- 2- 8	102 102P				84.07	84.07
			<b>Account Total</b>				<b>84.07</b>	<b>84.07</b>
5102006590	ROCK & MORGANTE 55 EVERETT ROAD	372000 44.19- 2- 12	102 102P				190.44 70.97	190.44 70.97
			<b>Account Total</b>				<b>261.41</b>	<b>261.41</b>
5102006660	FERRARA & AVERSANO 4 NORTH DRIVE	372000 44.13- 2- 62	102P				38.24	38.24
			<b>Account Total</b>				<b>38.24</b>	<b>38.24</b>
5102006860	MURPHY, PATRICK & JANET 16 LINDY DRIVE	372000 55.13- 1- 9	102 102P				136.55 28.68	136.55 28.68
			<b>Account Total</b>				<b>165.23</b>	<b>165.23</b>

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102006900	CLIFFORD, THOMAS & CHRISTII	372000	102				475.24	475.24
	14 COLLIER DRIVE EAST	44.13- 1- 60	102P				168.58	168.58
<b>Account Total</b>							<b>643.82</b>	<b>643.82</b>
5102007010	RIVERA, ANGEL	372000	102				518.16	518.16
	19 MECHANIC STREET	55.14- 1- 12	102P				174.58	174.58
<b>Account Total</b>							<b>692.74</b>	<b>692.74</b>
5102007180	O'CONNOR, JAMES & TAMMY	372000	102P				30.33	30.33
	2 BELLA ROAD	54. 8- 1- 28	<b>Account Total</b>				<b>30.33</b>	<b>30.33</b>
5102007250	BLAIR, MATTHEW & DENISE	372000	102				1.68	1.68
	12 COLLIER DRIVE	44.13- 2- 49	102P				23.48	23.48
<b>Account Total</b>							<b>25.16</b>	<b>25.16</b>
5102007320	ROCHE & CABRERA	372000	102				407.62	407.62
	18 TOWER ROAD	55.13- 1- 32	102P				140.00	140.00
<b>Account Total</b>							<b>547.62</b>	<b>547.62</b>
5102007410	IOLASCON & NAPOLI	372000	102				105.67	105.67
	19 SAINT MICHAELS TERRAC	44.15- 1- 14	102P				22.19	22.19
<b>Account Total</b>							<b>127.86</b>	<b>127.86</b>
5102007470	DECAMBRE, SAMANTHA	372000	102				130.91	130.91
	37 SAINT MICHAELS TERRAC	44.19- 1- 30	102P				44.13	44.13
<b>Account Total</b>							<b>175.04</b>	<b>175.04</b>
5102007490	GALGANO, ROBERT F.	372000	102				136.16	136.16
	41 SAINT MICHAELS TERRAC	44.19- 1- 32	102P				47.43	47.43
<b>Account Total</b>							<b>183.59</b>	<b>183.59</b>
5102007630	BRENNAN, THOMAS & LORETT	372000	102				218.77	218.77
	40 SAINT MICHAELS TERRAC	44.19- 1- 20	102P				73.65	73.65
<b>Account Total</b>							<b>292.42</b>	<b>292.42</b>
5102007640	SPEARS, JANET	372000	102				131.69	131.69
	18 BELLA ROAD	54. 8- 1- 17	102P				27.66	27.66

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>159.35</b>	<b>159.35</b>
5102007670	VARGA, VERONICA	372000	102				227.25	227.25
	10 COLLIER DRIVE EAST	44.13- 2- 43	102P				80.35	80.35
			<b>Account Total</b>				<b>307.60</b>	<b>307.60</b>
5102007750	HENRY, KEVIN & DEBORAH	372000	102P				13.60	13.60
	60 SAINT MICHAELS TERRAC	44.19- 1- 10						
			<b>Account Total</b>				<b>13.60</b>	<b>13.60</b>
5102008510	MORETTA, MATTHEW	372000	102				76.66	76.66
	2 GLENVUE DRIVE NORTH	44.17- 1- 11	102P				25.46	25.46
			<b>Account Total</b>				<b>102.12</b>	<b>102.12</b>
5102008870	PEREZ, ROBERT & STEPHANI	372000	102				251.33	251.33
	44 LAKEVIEW ROAD	66. 8- 1- 10	102P				87.19	87.19
			<b>Account Total</b>				<b>338.52</b>	<b>338.52</b>
5102008890	OLSEN, KURT&KELLY	372000	102				414.00	414.00
	48 LAKEVIEW ROAD	66. 8- 1- 8	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102009050	SANTULLO, LOUIS & ANGELA	372000	102				609.75	609.75
	45 LAKEVIEW ROAD	66. 8- 1- 22	102P				179.50	179.50
			<b>Account Total</b>				<b>789.25</b>	<b>789.25</b>
5102009110	DJELJEVIC, PRENKA & DRITA	372000	102				653.82	653.82
	34 AVERY ROAD	55.20- 1- 33	102P				204.92	204.92
			<b>Account Total</b>				<b>858.74</b>	<b>858.74</b>
5102009170	PRUDENTI, PHILLIP & ANNMARI	372000	102				465.26	465.26
	22 AVERY ROAD	55.20- 1- 39	102P				159.79	159.79
			<b>Account Total</b>				<b>625.05</b>	<b>625.05</b>
5102009180	ZAMBRANA, CHRISTOPHER	372000	102				21.04	21.04
	20 AVERY ROAD	55.20- 1- 40	102P				4.41	4.41
			<b>Account Total</b>				<b>25.45</b>	<b>25.45</b>
5102009460	ESPOSITO, THOMAS & DOROT	372000	102				323.68	323.68

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			102P				67.97	67.97
	11 LAKEVIEW ROAD	55.20- 1- 11	<b>Account Total</b>				<b>391.65</b>	<b>391.65</b>
5102009560	VESHTA, TONIN & SOSE	372000	102				636.91	636.91
	11 LAKE GILEAD ROAD	55.19- 1- 44	102P				225.21	225.21
			<b>Account Total</b>				<b>862.12</b>	<b>862.12</b>
5102009620	DICEMBRINO,ALBERT&STEFA	372000	102				282.11	282.11
	11 BELLA ROAD	54. 8- 1- 21	102P				59.24	59.24
			<b>Account Total</b>				<b>341.35</b>	<b>341.35</b>
5102009660	NOONAN, DIANE	372000	102				414.00	414.00
	9 BELLA ROAD	54. 8- 1- 20	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102009700	RICHARDSON, DAYTON	372000	102				1,972.50	1,972.50
	16 MECHANIC STREET	55.14- 1- 28	102P				414.23	414.23
			<b>Account Total</b>				<b>2,386.73</b>	<b>2,386.73</b>
5102009720	SALAZAR, THERESA	372000	102				171.43	171.43
	1 COLLIER DRIVE EAST	44.13- 1- 42	102P				36.00	36.00
			<b>Account Total</b>				<b>207.43</b>	<b>207.43</b>
5102009810	LEBOWITZ & BIGGS	372000	102P				12.23	12.23
	41 OSLO PATH	55.14- 1- 24	<b>Account Total</b>				<b>12.23</b>	<b>12.23</b>
5102009830	O'CONNOR,ROBERT-TRUST	372000	102				17.70	17.70
	50 OLD ROUTE 6	55.11- 1- 16	<b>Account Total</b>				<b>17.70</b>	<b>17.70</b>
5102009970	RUKAJ, LEK	372000	102				240.05	240.05
	14 GLENVUE DRIVE	55. 5- 1- 20	102P				50.42	50.42
			<b>Account Total</b>				<b>290.47</b>	<b>290.47</b>
5102010100	118 OLD ROUTE 6 REALTY	372000	102				219.64	219.64
	118 OLD ROUTE 6	55.12- 2- 5	102P				73.24	73.24
			<b>Account Total</b>				<b>292.88</b>	<b>292.88</b>
5102010320	ENGLEHARDT, DANIEL	372000	102				65.17	65.17

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			102P				13.69	13.69
	5 INTERLOCHEN ROAD	55.19- 1- 37	<b>Account Total</b>				<b>78.86</b>	<b>78.86</b>
5102010350	LESTER, STEPHEN & DIANE	372000	102				533.19	533.19
	69 WOODLAND TRAIL	44.14- 1- 49. 0-1869	102P				174.30	174.30
			<b>Account Total</b>				<b>707.49</b>	<b>707.49</b>
5102010610	SULLIVAN, TIM & ANN	372000	102				71.39	71.39
	13 BELDEN ROAD	54.12- 1- 3	102P				14.99	14.99
			<b>Account Total</b>				<b>86.38</b>	<b>86.38</b>
5102010640	MANZOEILLO,ERIC&JENNIFER	372000	102				371.46	371.46
	401 KINGS WAY	44.11- 1- 23. 0- 401	102P				126.61	126.61
			<b>Account Total</b>				<b>498.07</b>	<b>498.07</b>
5102010750	AMATULLE, NAIDA	372000	102				358.83	358.83
	802 KINGS WAY	44.11- 1- 23. 0- 802	102P				125.85	125.85
			<b>Account Total</b>				<b>484.68</b>	<b>484.68</b>
5102010850	DANZI, JOSEPH & GAIL	372000	102P				27.01	27.01
	604 KINGS WAY	44.11- 1- 23. 0-604	<b>Account Total</b>				<b>27.01</b>	<b>27.01</b>
5102010890	ANGLACE, CATHERINE	372000	102				221.01	221.01
	503 KINGS WAY	44.11- 1- 23. 0- 503	102P				75.59	75.59
			<b>Account Total</b>				<b>296.60</b>	<b>296.60</b>
5102011000	SZCZEPANIAK,THOMAS & MAI	372000	102				113.32	113.32
	903 KINGS WAY	44.11- 1- 23. 0-903	102P				38.48	38.48
			<b>Account Total</b>				<b>151.80</b>	<b>151.80</b>
5102011020	SEARS, GREGORY J.	372000	102				488.72	488.72
	905 KINGS WAY	44.11- 1- 23. 0- 905	102P				164.71	164.71
			<b>Account Total</b>				<b>653.43</b>	<b>653.43</b>
5102011040	SZCZEPANIAK, TOM	372000	102				259.33	259.33
	1102 KINGS WAY	44.11- 1- 23. 0-1102	102P				87.47	87.47
			<b>Account Total</b>				<b>346.80</b>	<b>346.80</b>

# TOWN OF CARMEL

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102011090	SCHNORR, PHILIP & KELLIE	372000	102				506.59	506.59
	1003 KINGS WAY	44.11- 1- 23. 0-1003	102P				159.10	159.10
<b>Account Total</b>							<b>665.69</b>	<b>665.69</b>
5102011120	MATISI, MICHAEL & JESSICA	372000	102				394.75	394.75
	201 KINGS WAY	44.11- 1- 23. 0- 201	102P				132.99	132.99
<b>Account Total</b>							<b>527.74</b>	<b>527.74</b>
5102011280	O'LEARY, DARA	372000	102				370.08	370.08
	2205 KINGS WAY	44.11- 1- 20. 0-2205	102P				122.66	122.66
<b>Account Total</b>							<b>492.74</b>	<b>492.74</b>
5102011320	HERNANDEZ & TOMPKINS	372000	102				200.00	200.00
	2602 KINGS WAY	44.11- 1- 20. 0-2602	102P				42.00	42.00
<b>Account Total</b>							<b>242.00</b>	<b>242.00</b>
5102011330	KATSCH, HAROLD & FLORENC	372000	102				54.99	54.99
	2603 KINGS WAY	44.11- 1- 20. 0-2603	102P				18.51	18.51
<b>Account Total</b>							<b>73.50</b>	<b>73.50</b>
5102011390	AREVALO, GERALDINE	372000	102				174.98	174.98
	2803 KINGS WAY	44.11- 1- 20. 0-2803	102P				36.75	36.75
<b>Account Total</b>							<b>211.73</b>	<b>211.73</b>
5102011500	OGUNC, FERHUN I.- TRUST	372000	102				118.30	118.30
	2702 KINGS WAY	44.11- 1- 20. 0-2702	102P				40.32	40.32
<b>Account Total</b>							<b>158.62</b>	<b>158.62</b>
5102011540	BAIRD, ROISIN	372000	102				181.95	181.95
	2302 KINGS WAY	44.11- 1- 20. 0-2302	102P				64.01	64.01
<b>Account Total</b>							<b>245.96</b>	<b>245.96</b>
5102011640	ADAMAS, PIOTR & AIMEE	372000	102				36.22	36.22
	2904 KINGS WAY	44.11- 1- 20. 0-2904	102P				13.43	13.43
<b>Account Total</b>							<b>49.65</b>	<b>49.65</b>
5102011650	BARLOW-COX, LORINA	372000	102				427.11	427.11

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			102P				144.95	144.95
	2905 KINGS WAY	44.11- 1- 20. 0-2905	<b>Account Total</b>				<b>572.06</b>	<b>572.06</b>
5102011700	MTGLQ INVESTORS, LP	372000	102				414.00	414.00
	1701 KINGS WAY	44.11- 1- 22. 0-1701	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102011740	MIRRA, JUDIE	372000	102				172.15	172.15
	1705 KINGS WAY	44.11- 1- 22. 0-1705	102P				17.22	17.22
			<b>Account Total</b>				<b>189.37</b>	<b>189.37</b>
5102011790	PARMALEE, SCOTT	372000	102				107.51	107.51
	1804 KINGS WAY	44.11- 1- 22. 0-1804	102P				35.64	35.64
			<b>Account Total</b>				<b>143.15</b>	<b>143.15</b>
5102011990	PHILLIPS, OREN & CORINNE	372000	102				99.88	99.88
	1403 KINGS WAY	44.11- 1- 22. 0-1403	102P				20.98	20.98
			<b>Account Total</b>				<b>120.86</b>	<b>120.86</b>
5102012020	CAPIZZI, BRIAN & LORI	372000	102				312.12	312.12
	1406 KINGS WAY	44.11- 1- 22. 0-1406	102P				103.93	103.93
			<b>Account Total</b>				<b>416.05</b>	<b>416.05</b>
5102012080	O'CONNELL, SEAN	372000	102				207.00	207.00
	1504 KINGS WAY	44.11- 1- 22. 0-1504	102P				43.47	43.47
			<b>Account Total</b>				<b>250.47</b>	<b>250.47</b>
5102012140	BROWN, JEREMY & ALLISON	372000	102				326.68	326.68
	1604 KINGS WAY	44.11- 1- 22. 0-1604	102P				96.88	96.88
			<b>Account Total</b>				<b>423.56</b>	<b>423.56</b>
5102012160	LEONARD, EDWARD & ANNE	372000	102				414.00	414.00
	1606 KINGS WAY	44.11- 1- 22. 0-1606	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102012210	NESSI, JOSEPH	372000	102				355.25	355.25
	1903 KINGS WAY	44.11- 1- 22. 0-1903	102P				119.71	119.71

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>474.96</b>	<b>474.96</b>
5102012230	HILLERY, CHARLES 2101 KINGS WAY	372000 44.11- 1- 22. 0-2101	102				12.39	12.39
			<b>Account Total</b>				<b>12.39</b>	<b>12.39</b>
5102012280	KEYSTONE CARMEL PROPER 1081 STONELEIGH AVENUE	372000 55.11- 1- 3	302				200.00	200.00
			<b>Account Total</b>				<b>200.00</b>	<b>200.00</b>
5102012520	FOTOPOULOS, GUS & CYNTH 8 KYLE COURT	372000 44.14- 1- 66	102 102P				289.16 106.78	289.16 106.78
			<b>Account Total</b>				<b>395.94</b>	<b>395.94</b>
5102012550	PAGAN, YOLANDA 11 KYLE COURT	372000 44.14- 1- 69	102				278.28	278.28
			<b>Account Total</b>				<b>278.28</b>	<b>278.28</b>
5102012770	CARINCI, ALISON 11 WOODLAND TRAIL	372000 44.14- 1- 49. 0-311	102				13.33	13.33
			<b>Account Total</b>				<b>13.33</b>	<b>13.33</b>
5102012780	SCARANO, MICHAEL 13 WOODLAND TRAIL	372000 44.14- 1- 49. 0- 413	102 102P				148.46 58.75	148.46 58.75
			<b>Account Total</b>				<b>207.21</b>	<b>207.21</b>
5102012830	MILLER, SARAH JANE 20 WOODLAND TRAIL	372000 44.14- 1- 49. 0-620	102				14.70	14.70
			<b>Account Total</b>				<b>14.70</b>	<b>14.70</b>
5102012890	COLE, NONA 28 WOODLAND TRAIL	372000 44.14- 1- 49. 0- 828	102 102P				49.34 16.63	49.34 16.63
			<b>Account Total</b>				<b>65.97</b>	<b>65.97</b>
5102013100	BARR, STEPHEN & VALERIE 55 WOODLAND TRAIL	372000 44.14- 1- 49. 0-1455	102 102P				414.00 139.54	414.00 139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102013200	TOMPKINS, MARY ELLEN 70 WOODLAND TRAIL	372000 44.14- 1- 49. 0-1870	102 102P				16.58 7.18	16.58 7.18
			<b>Account Total</b>				<b>23.76</b>	<b>23.76</b>
5102013300	CANACHO & AZABACHE 82 WOODLAND TRAIL	372000 44.14- 1- 49. 0-2082	102 102P				374.19 119.84	374.19 119.84

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>494.03</b>	<b>494.03</b>
5102013310	MONTELEONE,VIRGILIO&VICT	372000	102				414.00	414.00
	84 WOODLAND TRAIL	44.14- 1- 49. 0-2184	102P				139.54	139.54
<b>Account Total</b>							<b>553.54</b>	<b>553.54</b>
5102013420	LUCIANA, STEPHEN & ERIN	372000	102				189.45	189.45
	22 ELENA COURT	44. 0- 2- 46	102P				39.79	39.79
<b>Account Total</b>							<b>229.24</b>	<b>229.24</b>
5102013520	ACCURSO, GRACE	372000	102				556.76	556.76
	123 GLENEIDA RIDGE ROAD	43.20- 1- 13	102P				186.11	186.11
<b>Account Total</b>							<b>742.87</b>	<b>742.87</b>
5102013550	MEIER, JOHN & MARY	372000	102				396.75	396.75
	10 RIDGE COURT	54. 8- 1- 68	102P				143.08	143.08
<b>Account Total</b>							<b>539.83</b>	<b>539.83</b>
5102013800	RIVERA, WILSON & LIZETTE	372000	102				43.05	43.05
	54 LINDY DRIVE	55. 0- 2- 30	102P				9.05	9.05
<b>Account Total</b>							<b>52.10</b>	<b>52.10</b>
5102013820	BOEHM & PULLEY	372000	102				125.89	125.89
	23 TANGO LANE	55.14- 1- 8. 2	<b>Account Total</b>				<b>125.89</b>	<b>125.89</b>
5102013830	FLAMIO, STEPHEN & CAROL	372000	102				156.39	156.39
	20 TANGO LANE	55.14- 1- 8. 0-3000	102P				99.26	99.26
<b>Account Total</b>							<b>255.65</b>	<b>255.65</b>
5102013860	FACINELLI, STEVEN&MILDRE	372000	102				414.00	414.00
	11 MEADOW DRIVE	55.19- 1- 19. 1	102P				139.54	139.54
<b>Account Total</b>							<b>553.54</b>	<b>553.54</b>
5102013880	BONILLA, MILTON	372000	102				1,517.52	1,517.52
	40 DUKE DRIVE	44. 0- 2- 26	102P				606.58	606.58
<b>Account Total</b>							<b>2,124.10</b>	<b>2,124.10</b>
5102014040	ABREU, ROSALIA	372000	102				843.39	843.39

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			102P				333.55	333.55
	146 DUKE DRIVE	44. 0- 2- 41	<b>Account Total</b>				<b>1,176.94</b>	<b>1,176.94</b>
5102014230	VATAJ, NUO & MIRASH	372000	102				733.78	733.78
	125 DUKE DRIVE	44. 0- 2- 65	102P				246.80	246.80
			<b>Account Total</b>				<b>980.58</b>	<b>980.58</b>
5102014410	SUTORIUS, HEATHER	372000	102				14.15	14.15
	18 LEESIDE ROAD	55. 9- 1- 58. 0-1000	102P				10.86	10.86
			<b>Account Total</b>				<b>25.01</b>	<b>25.01</b>
5102014600	DIPIPO, WILLIAM & DONNA	372000	102				131.66	131.66
	26 DECOLORES DRIVE	44.14- 1- 80	102P				44.12	44.12
			<b>Account Total</b>				<b>175.78</b>	<b>175.78</b>
5102015030	NASI, LEVY JEAN	372000	102				3,170.69	3,170.69
	28 DUKE DRIVE	44. 0- 2- 24	102P				354.89	354.89
			<b>Account Total</b>				<b>3,525.58</b>	<b>3,525.58</b>
5102015250	DECOLA, WILLIAM	372000	102				414.00	414.00
	8 NORTH GATE ROAD	55.19- 1- 5. 2	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102015470	BANDYOPADHYAY, ANIRBAN	372000	102				352.40	352.40
	29 BROOKVIEW DRIVE	55. 0- 2- 64	102P				74.00	74.00
			<b>Account Total</b>				<b>426.40</b>	<b>426.40</b>
5102015590	MARTIN, JOSHUA & JULIE	372000	102				414.00	414.00
	20 PARKVIEW CIRCLE	55. 0- 2- 76	102P				139.54	139.54
			<b>Account Total</b>				<b>553.54</b>	<b>553.54</b>
5102015710	LORENZO,FRANKLIN&ANTOIN	372000	102				1,080.44	1,080.44
	18 MAJESTIC RIDGE	55. 0- 2- 88	102P				363.93	363.93
			<b>Account Total</b>				<b>1,444.37</b>	<b>1,444.37</b>
5102015980	LUPPINO, ANTONIO & KRISTA	372000	102				354.42	354.42
	53 ARBORVIEW	55. 0- 2-115	102P				74.43	74.43

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
				<b>Account Total</b>		<b>428.85</b>	<b>428.85</b>	
5102016010	MACOMBER, ROBERT & LIND	372000	102			446.90	446.90	
	66 LINDY DRIVE	55. 0- 2- 26	102P			166.91	166.91	
				<b>Account Total</b>		<b>613.81</b>	<b>613.81</b>	
5102016150	MIELE, FRANCO & ROSA	372000	102P			10.21	10.21	
	37 LINDY DRIVE	55. 0- 2- 36						
				<b>Account Total</b>		<b>10.21</b>	<b>10.21</b>	
5102016160	HEWITT, MICHAEL & MARIA	372000	102			353.61	353.61	
	41 LINDY DRIVE	55. 0- 2- 37	102P			121.70	121.70	
				<b>Account Total</b>		<b>475.31</b>	<b>475.31</b>	
5102016250	KATZ, GARY	372000	102			170.13	170.13	
	3 LITTLE POND LANE	55. 0- 2- 46						
				<b>Account Total</b>		<b>170.13</b>	<b>170.13</b>	
5102016660	OAKES-BOCCHINO, GRACEM/	372000	102			21.02	21.02	
	23 CORNISH ROAD	54. 8- 1- 12. 2	102P			4.41	4.41	
				<b>Account Total</b>		<b>25.43</b>	<b>25.43</b>	
5102019320	QUATTRUCCI, ELISA	372000	102			257.51	257.51	
	90 SEMINARY HILL ROAD	55.14- 1- 2	102P			86.86	86.86	
				<b>Account Total</b>		<b>344.37</b>	<b>344.37</b>	
5102019400	OLIVAPOTENZA,JOSEPH&LAL	372000	102			368.02	368.02	
	967 STONELEIGH AVENUE	55.15- 1- 8. 1	102P			122.65	122.65	
				<b>Account Total</b>		<b>490.67</b>	<b>490.67</b>	
5102019500	DINARDI, MARIO & BETTINA	372000	102P			12.88	12.88	
	75 KELLY ROAD	55.16- 1- 6. 0-2000						
				<b>Account Total</b>		<b>12.88</b>	<b>12.88</b>	
5102019540	JEAN-LAUTURE,CLIFF&ALICIA	372000	102			99.53	99.53	
	24 INTERLOCHEN ROAD	55.19- 1- 14	102P			20.90	20.90	
				<b>Account Total</b>		<b>120.43</b>	<b>120.43</b>	
5102019650	MELITI, FRANK	372000	102			275.03	275.03	
	18 LAKE GILEAD ROAD	66. 7- 1- 4	102P			93.46	93.46	
				<b>Account Total</b>		<b>368.49</b>	<b>368.49</b>	

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5102019790	LONG, ANTHONY & YELENA 4 CROSBY ROAD	372000 55.19- 1- 13. 3	102 102P				1,075.60 368.74	1,075.60 368.74
			<b>Account Total</b>				<b>1,444.34</b>	<b>1,444.34</b>
5102020120	VALENCIA, CHRISTIAN 137 GLENEIDA RIDGE ROAD	372000 43.20- 1- 17	102 102P				572.29 192.76	572.29 192.76
			<b>Account Total</b>				<b>765.05</b>	<b>765.05</b>
5102020210	BUCELLO, PAUL & DENISE 3 WARING DRIVE	372000 44.14- 1- 56	102 102P				404.39 135.49	404.39 135.49
			<b>Account Total</b>				<b>539.88</b>	<b>539.88</b>
5102021480	HONEY DO MEN LLC 1995 ROUTE 6	372000 55.11- 1- 35	102 102P				77.88 26.18	77.88 26.18
			<b>Account Total</b>				<b>104.06</b>	<b>104.06</b>
5102030010	MINICHIELLO, MEJVIS 42 WARING DRIVE	372000 44.14- 1-104	102 102P				27.08 5.69	27.08 5.69
			<b>Account Total</b>				<b>32.77</b>	<b>32.77</b>
5102030230	DIMAS & JERONIMO 63 WARING DRIVE	372000 44.14- 1- 95	102 102P				405.00 136.51	405.00 136.51
			<b>Account Total</b>				<b>541.51</b>	<b>541.51</b>
5102030840	ADDESSO, JACK & ANGELA 75 BLAIR HEIGHTS	372000 55.14- 1- 11. 3-1202	102 102P				142.21 47.63	142.21 47.63
			<b>Account Total</b>				<b>189.84</b>	<b>189.84</b>
5103000030	ANNUNZIATO, KENNETH & RACI 244 CENTER DRIVE	372000 74.34- 2- 12	103 103P				194.55 67.28	194.55 67.28
			<b>Account Total</b>				<b>261.83</b>	<b>261.83</b>
5103000070	DEIGAN, JAMES 212 FOREST ROAD	372000 74.34- 2- 40	103 103P				292.50 98.61	292.50 98.61
			<b>Account Total</b>				<b>391.11</b>	<b>391.11</b>
5103000130	CORBI & CONKLIN	372000	103				30.69	30.69

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>30.69</b>	<b>30.69</b>
5103000160	218 TOPLAND ROAD TORRES, NILSA	74.26- 1- 8 372000	103				67.46	67.46
	210 ROCKLEDGE ROAD	74.35- 1- 4	103P				14.17	14.17
			<b>Account Total</b>				<b>81.63</b>	<b>81.63</b>
5103000270	HAWTHORNE, KEITH	372000	103				291.60	291.60
	153 LAKE SHORE DRIVE	74.35- 1- 25	103P				98.29	98.29
			<b>Account Total</b>				<b>389.89</b>	<b>389.89</b>
5103000340	MOSIELLO, AL	372000	103				92.83	92.83
	330 MEADOW ROAD	74.42- 1- 40	103P				30.41	30.41
			<b>Account Total</b>				<b>123.24</b>	<b>123.24</b>
5103000420	SENATORE, MICHAEL & LIND	372000	103				557.57	557.57
	113 CROSS HILL ROAD	74.42- 1- 30	103P				187.97	187.97
			<b>Account Total</b>				<b>745.54</b>	<b>745.54</b>
5103000430	CARLUCCI, KARLA	372000	103				113.12	113.12
	68 CIRCLE ROAD	74.42- 1- 4	103P				42.00	42.00
			<b>Account Total</b>				<b>155.12</b>	<b>155.12</b>
5103000450	BAKER, RICHARD & MARY	372000	103				255.49	255.49
	57 CROSS HILL ROAD	74.42- 1- 57	103P				93.25	93.25
			<b>Account Total</b>				<b>348.74</b>	<b>348.74</b>
5103000570	PEZZULLO, VINCENT & DEBR	372000	103				50.68	50.68
	134 ENTRANCE WAY	74.35- 1- 10	103P				10.65	10.65
			<b>Account Total</b>				<b>61.33</b>	<b>61.33</b>
5103000600	BARRIOS, VICTOR	372000	103				83.95	83.95
	24 CROSS HILL ROAD	74.42- 1- 68	103P				17.64	17.64
			<b>Account Total</b>				<b>101.59</b>	<b>101.59</b>
5103000650	SARRUBBO, KIM	372000	103				50.20	50.20
	121 ENTRANCE WAY	74.35- 1- 39	103P				10.54	10.54

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>60.74</b>	<b>60.74</b>
5103000770	MORRISON, MARK 125 ORCHARD ROAD	372000 74.26- 2- 1	103 103P			583.20 196.57		583.20 196.57
			<b>Account Total</b>				<b>779.77</b>	<b>779.77</b>
5103000790	CARR, DERMOT & TRACEY 49 CIRCLE ROAD	372000 74.42- 1- 21	103 103P			295.25 88.41		295.25 88.41
			<b>Account Total</b>				<b>383.66</b>	<b>383.66</b>
5103000880	KENNEDY, DAMIAN & DONNA 240 CENTER DRIVE	372000 74.34- 2- 11	103 103P			190.18 69.17		190.18 69.17
			<b>Account Total</b>				<b>259.35</b>	<b>259.35</b>
5103001000	109 CROSS HILL ROAD LLC 109 CROSS HILL ROAD	372000 74.42- 1- 31	103 103P			161.97 71.19		161.97 71.19
			<b>Account Total</b>				<b>233.16</b>	<b>233.16</b>
5103001050	ELLIS, DAVID 60 IVY HILL ROAD	372000 74.42- 1- 50	103 103P			14.11 5.06		14.11 5.06
			<b>Account Total</b>				<b>19.17</b>	<b>19.17</b>
5103001060	SILVA, MICHAEL & AMANDA 324 NORTH ROAD	372000 63.82- 1- 61	103 103P			165.31 55.74		165.31 55.74
			<b>Account Total</b>				<b>221.05</b>	<b>221.05</b>
5103001090	DIAZ, CARMEN 20 TOPLAND ROAD	372000 74.42- 1- 12	103 103P			292.50 98.61		292.50 98.61
			<b>Account Total</b>				<b>391.11</b>	<b>391.11</b>
5103001220	MARTIN, THOMAS 303 OAK ROAD WEST	372000 63.82- 1- 70	103 103P			15.50		15.50
			<b>Account Total</b>				<b>15.50</b>	<b>15.50</b>
5103001260	BOPP, EDWARD 150 ORCHARD ROAD	372000 74.26- 1- 38	103 103P			144.26 56.34		144.26 56.34
			<b>Account Total</b>				<b>200.60</b>	<b>200.60</b>
5103001280	REYNOLDS, ELIZABETH&PETE	372000	103			91.68		91.68

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			103P				31.31	31.31
	213 CENTER DRIVE	74.35- 1- 12	<b>Account Total</b>				<b>122.99</b>	<b>122.99</b>
5103001360	SOLOMON & RACANELLO	372000	103				117.93	117.93
	245 ORCHARD ROAD	63.82- 1- 37	103P				54.73	54.73
			<b>Account Total</b>				<b>172.66</b>	<b>172.66</b>
5103001420	GREENE, KENNETH & KAREN	372000	103				125.29	125.29
	53 IVY HILL ROAD	74.43- 1- 5	103P				26.31	26.31
			<b>Account Total</b>				<b>151.60</b>	<b>151.60</b>
5103001520	GALBRAITH, LESLIE	372000	103				126.31	126.31
	219 MAPLE ROAD	63.82- 1- 28	103P				43.47	43.47
			<b>Account Total</b>				<b>169.78</b>	<b>169.78</b>
5103001550	CHACH, GREGORY	372000	103				145.80	145.80
	22 CIRCLE ROAD	74.42- 1- 72	103P				30.62	30.62
			<b>Account Total</b>				<b>176.42</b>	<b>176.42</b>
5103001740	DESILVA, RAEGAN	372000	103				179.07	179.07
	200 ORCHARD ROAD	74.26- 1- 23	103P				60.43	60.43
			<b>Account Total</b>				<b>239.50</b>	<b>239.50</b>
5103001790	BILINSKI, MICHAEL	372000	103				292.50	292.50
	203 ORCHARD ROAD	74.26- 2- 32	103P				98.61	98.61
			<b>Account Total</b>				<b>391.11</b>	<b>391.11</b>
5103001870	HITCHCOCK, ALBERT	372000	103				172.03	172.03
	260 CENTER DRIVE	74.34- 2- 15	103P				65.83	65.83
			<b>Account Total</b>				<b>237.86</b>	<b>237.86</b>
5103001960	EPSTEIN,GEORGE & MELISS	372000	103				102.92	102.92
	289 NORTH ROAD	63.82- 1- 13	103P				34.32	34.32
			<b>Account Total</b>				<b>137.24</b>	<b>137.24</b>
5103001970	SHEA, ELOISE	372000	103				504.21	504.21
	312 LAKE SHORE DRIVE	63.82- 1- 30	103P				178.49	178.49

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>682.70</b>	<b>682.70</b>
5103002020	ZULUAGA, SERGIO	372000	103				102.36	102.36
	129 UNDERHILL ROAD	74.43- 1- 46	103P				32.12	32.12
<b>Account Total</b>							<b>134.48</b>	<b>134.48</b>
5103002050	ALTERI, JOYCE	372000	103				115.77	115.77
	12 CROSS HILL ROAD	74.42- 1- 66	103P				35.72	35.72
<b>Account Total</b>							<b>151.49</b>	<b>151.49</b>
5103002110	SORRELL & ZOTTOLI	372000	103				66.05	66.05
	118 FERN LANE	74.43- 1- 33	103P				22.03	22.03
<b>Account Total</b>							<b>88.08</b>	<b>88.08</b>
5103002190	ZAMORA & SANCHEZ	372000	103				9.49	9.49
	105 ORCHARD ROAD	74.34- 2- 45. 1	103P				32.51	32.51
<b>Account Total</b>							<b>42.00</b>	<b>42.00</b>
5103002200	MEYER, JUSTIN & MARYELLE	372000	103				291.60	291.60
	156 ORCHARD ROAD	74.26- 1- 39	103P				98.29	98.29
<b>Account Total</b>							<b>389.89</b>	<b>389.89</b>
5103002230	MORELLI, ROBERT & COLLEE	372000	103				14.63	14.63
	223 CENTER DRIVE	74.34- 2- 23						
<b>Account Total</b>							<b>14.63</b>	<b>14.63</b>
5103002270	BIRRITELLA,JOSEPH	372000	103				291.60	291.60
	310 CENTER DRIVE	74.34- 1- 40	103P				98.29	98.29
<b>Account Total</b>							<b>389.89</b>	<b>389.89</b>
5103002390	NARKAJ, ZEF	372000	103P				23.93	23.93
	229 ROCKLEDGE ROAD	74.34- 2- 8						
<b>Account Total</b>							<b>23.93</b>	<b>23.93</b>
5103002410	FERRARA, STEVEN	372000	103				146.26	146.26
	210 NORTH ROAD	63.82- 1- 53	103P				49.28	49.28
<b>Account Total</b>							<b>195.54</b>	<b>195.54</b>
5103002420	ATKINS & BURROUGHS	372000	103				440.69	440.69
	211 ORCHARD ROAD	74.26- 2- 36	103P				145.65	145.65

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>586.34</b>	<b>586.34</b>
5103002440	DESARMO & FELKER	372000	103				91.64	91.64
	115 CROSS HILL ROAD	74.42- 1- 15	103P				37.82	37.82
<b>Account Total</b>							<b>129.46</b>	<b>129.46</b>
5103002460	FUNICELLO & LIMONGELLI	372000	103				142.94	142.94
	339 MEADOW ROAD	74.34- 1- 62	103P				48.59	48.59
<b>Account Total</b>							<b>191.53</b>	<b>191.53</b>
5103002480	SCHMELTZER, JOEL&MARLEN	372000	103				110.66	110.66
	249 CENTER DRIVE	74.34- 2- 19	103P				23.24	23.24
<b>Account Total</b>							<b>133.90</b>	<b>133.90</b>
5103002490	SCHWARTZ, MARTIN & SHARON	372000	103P				16.09	16.09
	253 ORCHARD ROAD	63.82- 1- 45						
<b>Account Total</b>							<b>16.09</b>	<b>16.09</b>
5103002620	SAJEVA, ROBERT C.	372000	103				197.24	197.24
	110 CROSS HILL ROAD	74.42- 1- 29	103P				66.04	66.04
<b>Account Total</b>							<b>263.28</b>	<b>263.28</b>
5103002770	KNOWLES, GARY & LISA	372000	103				291.60	291.60
	219 ELM ROAD	63.82- 1- 47	103P				98.29	98.29
<b>Account Total</b>							<b>389.89</b>	<b>389.89</b>
5103002960	ROSSI, JAMES	372000	103				126.02	126.02
	258 TOPLAND ROAD	63.82- 1- 5	103P				43.53	43.53
<b>Account Total</b>							<b>169.55</b>	<b>169.55</b>
5103003010	LAU, BENJAMIN&JACQUELIN	372000	103				73.13	73.13
	29 LAKE SHORE DRIVE	74.43- 2- 9	103P				15.35	15.35
<b>Account Total</b>							<b>88.48</b>	<b>88.48</b>
5103003060	CARONE, ANNE	372000	103				291.60	291.60
	54 UNDERHILL ROAD	74.43- 2- 14	103P				98.29	98.29
<b>Account Total</b>							<b>389.89</b>	<b>389.89</b>
5103003110	BRENNAN, WILLIAM&JESSICA	372000	103				119.61	119.61

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			103P				40.04	40.04
	324 FOREST ROAD	74.34- 1- 18	<b>Account Total</b>				<b>159.65</b>	<b>159.65</b>
5103003180	PERRY, PATRICK & ORA	372000	103				147.60	147.60
	42 CIRCLE ROAD	74.42- 1- 79	103P				56.36	56.36
			<b>Account Total</b>				<b>203.96</b>	<b>203.96</b>
5103003190	HOBBY, CARL	372000	103				193.48	193.48
	334 CENTER DRIVE	74.34- 1- 45	103P				65.53	65.53
			<b>Account Total</b>				<b>259.01</b>	<b>259.01</b>
5103003200	KING, JOHN & BURNELLE	372000	103				33.36	33.36
	78 TOPLAND ROAD	74.34- 1- 8	103P				7.02	7.02
			<b>Account Total</b>				<b>40.38</b>	<b>40.38</b>
5103003210	MCGINTY, JAMES	372000	103				428.77	428.77
	205 NORTH ROAD	63.82- 1- 17	103P				90.05	90.05
			<b>Account Total</b>				<b>518.82</b>	<b>518.82</b>
5103003460	PICONE, VINCENT & CHRISTINE	372000	103				115.66	115.66
	327 BIRCH ROAD	74.26- 1- 19	103P				43.01	43.01
			<b>Account Total</b>				<b>158.67</b>	<b>158.67</b>
5103003720	ANDUJAR, MERCEDES & JESSICA	372000	103				303.22	303.22
	111 ORCHARD ROAD	74.34- 2- 44	103P				101.82	101.82
			<b>Account Total</b>				<b>405.04</b>	<b>405.04</b>
5103003760	RETTA, JOHN & SUSAN	372000	103				26.46	26.46
	21 CIRCLE ROAD	74.42- 1- 23	103P				12.85	12.85
			<b>Account Total</b>				<b>39.31</b>	<b>39.31</b>
5103003820	HERREIRA, FRANCISCO & SHIRLEY	372000	103				16.16	16.16
	242 MAPLE ROAD	74.26- 1- 18	103P				3.78	3.78
			<b>Account Total</b>				<b>19.94</b>	<b>19.94</b>
5103003870	LOCKWOOD, GINA	372000	103				70.77	70.77
	114 SPRING ROAD	74.35- 1- 36	103P				29.58	29.58

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>100.35</b>	<b>100.35</b>
5103003940	SAMPSON, JOYCE & EDNA	372000	103				116.35	116.35
	312 MEADOW ROAD	74.42- 1- 38	103P				28.91	28.91
<b>Account Total</b>							<b>145.26</b>	<b>145.26</b>
5103004010	PANZARINO,CHRISTOPHER	372000	103				162.61	162.61
	28 IVY HILL ROAD	74.42- 1- 45	103P				59.97	59.97
<b>Account Total</b>							<b>222.58</b>	<b>222.58</b>
5103004050	SULLIVAN, KRISTEN	372000	103				292.50	292.50
	181 TOPLAND ROAD	74.26- 1- 28	103P				98.61	98.61
<b>Account Total</b>							<b>391.11</b>	<b>391.11</b>
5103004080	PAUSTIAN, JAMES&PATTIAN	372000	103				108.79	108.79
	99 CROSS HILL ROAD	74.42- 1- 33	103P				22.85	22.85
<b>Account Total</b>							<b>131.64</b>	<b>131.64</b>
5103004090	LOPEZ & LANTIGUA	372000	103				17.93	17.93
	84 LAKE SHORE DRIVE	74.43- 1- 66						
<b>Account Total</b>							<b>17.93</b>	<b>17.93</b>
5103004240	MELITO, RONALD	372000	103				90.00	90.00
	323 BIRCH ROAD	74.26- 1- 20	103P				30.99	30.99
<b>Account Total</b>							<b>120.99</b>	<b>120.99</b>
5103004340	UMPENHOUR,CHARLES & TR/	372000	103				389.86	389.86
	328 CENTER DRIVE	74.34- 1- 44						
<b>Account Total</b>							<b>389.86</b>	<b>389.86</b>
5103004530	BAKER, JOHN	372000	103				246.66	246.66
	319 MEADOW DRIVE	74.34- 1- 64	103P				87.05	87.05
<b>Account Total</b>							<b>333.71</b>	<b>333.71</b>
5103004770	CORDERO, BENITO & MARISC	372000	103				291.60	291.60
	381 LAKE SHORE DRIVE	63.82- 1- 20	103P				98.29	98.29
<b>Account Total</b>							<b>389.89</b>	<b>389.89</b>
5103004780	JOHNSON, BRENDON & JANE	372000	103				227.93	227.93
	129 LAKE SHORE DRIVE	74.35- 1- 29	103P				76.70	76.70

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>304.63</b>	<b>304.63</b>
5103004790	BAUTISTA & DIAZ 216 FOREST ROAD	372000 74.34- 2- 36. 2	103 103P				246.14 83.36	246.14 83.36
<b>Account Total</b>							<b>329.50</b>	<b>329.50</b>
5103004820	MORTIMER, MARTIN 211 ROCKLEDGE ROAD	372000 74.35- 1- 7	103 103P				381.25 152.67	381.25 152.67
<b>Account Total</b>							<b>533.92</b>	<b>533.92</b>
5103005240	LIGHT, VICTORIA 234 FOREST ROAD	372000 74.34- 2- 43. 2	103 103P				291.60 98.29	291.60 98.29
<b>Account Total</b>							<b>389.89</b>	<b>389.89</b>
5103005320	RONIN PROPERTIES, LLC 45 SECOR ROAD	372000 74.11- 1- 20	103 103P				83.11 17.45	83.11 17.45
<b>Account Total</b>							<b>100.56</b>	<b>100.56</b>
5104000040	NUNZIATA, JOHN & SUSAN 189 LAKE BALDWIN DRIVE	372000 86.39- 1- 6	104 104P				308.17 106.07	308.17 106.07
<b>Account Total</b>							<b>414.24</b>	<b>414.24</b>
5104000120	MAXFIELD, DAVID 18 COUNTY LINE DRIVE	372000 86.54- 1- 16	104 104P				672.47 225.85	672.47 225.85
<b>Account Total</b>							<b>898.32</b>	<b>898.32</b>
5104000150	WIEGAND, DUSTIN 35 SUMMIT DRIVE	372000 86.39- 1- 31	104				19.43	19.43
<b>Account Total</b>							<b>19.43</b>	<b>19.43</b>
5104000160	PEREZ, JOSE & ROSA 1 ORIOLE DRIVE	372000 86.55- 1- 23	104 104P				1,047.68 352.73	1,047.68 352.73
<b>Account Total</b>							<b>1,400.41</b>	<b>1,400.41</b>
5104000190	BERISHA, SYLE 107 BALDWIN PLACE ROAD	372000 86.40- 1- 13	104 104P				291.93 98.54	291.93 98.54
<b>Account Total</b>							<b>390.47</b>	<b>390.47</b>
5104000260	MALANGONE, SYLVESTER	372000	104				675.00	675.00

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			104P				227.52	227.52
	109 EAST COURT	86.47- 1- 25	<b>Account Total</b>				<b>902.52</b>	<b>902.52</b>
5104000280	DUNBAR, MICHAEL & SARAH	372000	104				397.13	397.13
	7 DAISY DRIVE	86.39- 1- 54	104P				134.40	134.40
			<b>Account Total</b>				<b>531.53</b>	<b>531.53</b>
5104000400	STELLWAGEN, ADAM&CYNTH	372000	104				138.56	138.56
	9 ELM LANE	86.55- 1- 12	104P				29.10	29.10
			<b>Account Total</b>				<b>167.66</b>	<b>167.66</b>
5104000450	ROBINSON,CHRISTOPHER&JE	372000	104				40.38	40.38
	39 MAPLE DRIVE	86.47- 1- 19	104P				8.48	8.48
			<b>Account Total</b>				<b>48.86</b>	<b>48.86</b>
5104000460	ARGO, THOMAS & DEBORAH	372000	104				692.12	692.12
	23 GRANDVIEW DRIVE	86.39- 1- 45	104P				233.17	233.17
			<b>Account Total</b>				<b>925.29</b>	<b>925.29</b>
5104000620	SANTOIEEMMA, JAMES & LIND	372000	104				424.38	424.38
	179 LAKE BALDWIN DRIVE	86.39- 1- 4	104P				142.92	142.92
			<b>Account Total</b>				<b>567.30</b>	<b>567.30</b>
5104000680	CAMMARATA, PATRICIA	372000	104				650.09	650.09
	10 BEECH ROAD	86.46- 1- 5	104P				243.64	243.64
			<b>Account Total</b>				<b>893.73</b>	<b>893.73</b>
5104000900	RUSSELL, PAUL & NANCY	372000	104				158.48	158.48
	13 BIRCH DRIVE	86.39- 1- 32	104P				70.72	70.72
			<b>Account Total</b>				<b>229.20</b>	<b>229.20</b>
5104000970	AMICO, BETTY	372000	104				96.73	96.73
	17 WEST DRIVE	86.54- 1- 3	104P				20.31	20.31
			<b>Account Total</b>				<b>117.04</b>	<b>117.04</b>
5104001080	GOLDSTEIN, STUART&ROSAN	372000	104				625.28	625.28
	29 GRANDVIEW DRIVE	86.39- 1- 47	104P				210.54	210.54

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>835.82</b>	<b>835.82</b>
5104001210	BAKER, KEVIN & DIANA 28 BIRCH DRIVE	372000 86.39- 1- 13	104P				22.82	22.82
<b>Account Total</b>							<b>22.82</b>	<b>22.82</b>
5104001530	DICONSTANZO, MICHAEL 10 BIRCH DRIVE	372000 86.39- 1- 17	104 104P				215.73 72.67	215.73 72.67
<b>Account Total</b>							<b>288.40</b>	<b>288.40</b>
5105000350	BLNIS, ERNIE & YVONNE 25 MYRTLE AVENUE	372000 75.18- 1- 32	105				642.09	642.09
<b>Account Total</b>							<b>642.09</b>	<b>642.09</b>
5105000360	SCAGNELLI, LOUIS 29 MYRTLE AVENUE	372000 75.14- 1- 10	105 105P				261.43 54.90	261.43 54.90
<b>Account Total</b>							<b>316.33</b>	<b>316.33</b>
5105000380	BORRERO, ANGEL & MICHELL 37 MYRTLE AVENUE	372000 75.14- 1- 12	105 105P				446.73 166.10	446.73 166.10
<b>Account Total</b>							<b>612.83</b>	<b>612.83</b>
5106000080	IBARRA, ZORAIDA 26 STUART ROAD	372000 65.15- 2- 9	106 106P				619.30 208.78	619.30 208.78
<b>Account Total</b>							<b>828.08</b>	<b>828.08</b>
5106000130	WESCOTT, FRANCIS & KATHER 23 STUART ROAD	372000 65.15- 1- 74	106 106P				383.02 169.05	383.02 169.05
<b>Account Total</b>							<b>552.07</b>	<b>552.07</b>
5106000190	DONATO, DANIEL & CHRISIN 47 STUART ROAD	372000 65.15- 1- 80	106 106P				283.45 59.53	283.45 59.53
<b>Account Total</b>							<b>342.98</b>	<b>342.98</b>
5106000210	BOUCHARD, JOHN & CONSIGLI 59 STUART ROAD	372000 65.15- 1- 82	106 106P				395.16 82.99	395.16 82.99
<b>Account Total</b>							<b>478.15</b>	<b>478.15</b>
5106000250	MENDOZA & GUILAMO 54 STUART ROAD	372000 65.15- 2- 20	106 106P				923.49 336.77	923.49 336.77

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>1,260.26</b>	<b>1,260.26</b>
5106000310	AIYEGBO & VALENTE 20 TANYA LANE	372000 65.15- 2- 26	106 106P				216.17 21.62	216.17 21.62
<b>Account Total</b>							<b>237.79</b>	<b>237.79</b>
5106000460	TURRI & MELCHERT 199 DREWVILLE ROAD	372000 65.16- 1- 45	106 106P				340.84 126.87	340.84 126.87
<b>Account Total</b>							<b>467.71</b>	<b>467.71</b>
5106000550	IDONI, KRISTINA 181 WEBER HILL ROAD	372000 65.16- 1- 33	106 106P				353.63 131.59	353.63 131.59
<b>Account Total</b>							<b>485.22</b>	<b>485.22</b>
5106000570	NANETTI, ANTHONY 171 WEBER HILL ROAD	372000 65.16- 1- 31	106 106P				85.76 36.93	85.76 36.93
<b>Account Total</b>							<b>122.69</b>	<b>122.69</b>
5106000940	REILLY, JAMES & TAEKO 23 RICHARD ROAD	372000 65.16- 1- 16	106 106P				510.93 172.04	510.93 172.04
<b>Account Total</b>							<b>682.97</b>	<b>682.97</b>
5107000020	REYNA, JOSE 24 VINELAND ROAD	372000 74.20- 1- 39	107 107P				68.92 14.47	68.92 14.47
<b>Account Total</b>							<b>83.39</b>	<b>83.39</b>
5107000080	LOPEZ, JASON 69 WAYACROSS ROAD	372000 74.20- 1- 46	107 107P				68.89 21.80	68.89 21.80
<b>Account Total</b>							<b>90.69</b>	<b>90.69</b>
5107000110	DIAZ, MANELIK & PRISCILLA 83 WAYACROSS ROAD	372000 74.20- 1- 49	107 107P				471.79 176.89	471.79 176.89
<b>Account Total</b>							<b>648.68</b>	<b>648.68</b>
5107000250	DAMA, ALPHONSO & JUDY 40 WAYACROSS ROAD	372000 74.20- 1- 77	107 107P				371.84 127.37	371.84 127.37
<b>Account Total</b>							<b>499.21</b>	<b>499.21</b>

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5107000320	BELL, JOHN & JOANNA 110 WAYACROSS ROAD	372000 74.16- 1- 12	107 107P				228.44 77.53	228.44 77.53
			<b>Account Total</b>				<b>305.97</b>	<b>305.97</b>
5107000680	ANGIOLINO, PAUL & LAURA 84 WAYACROSS ROAD	372000 74.20- 1- 68	107 107P				604.98	604.98
			<b>Account Total</b>				<b>604.98</b>	<b>604.98</b>
5107000770	MASCI, FRANK & JANET 18 SHERBROOKE ROAD	372000 74.20- 1- 59	107 107P				356.52 74.87	356.52 74.87
			<b>Account Total</b>				<b>431.39</b>	<b>431.39</b>
5107000810	SCALA, JOHN & DANA 102 WAYACROSS ROAD	372000 74.20- 1- 53	107 107P				111.22 23.35	111.22 23.35
			<b>Account Total</b>				<b>134.57</b>	<b>134.57</b>
5107000870	DEDVUKAJ, PASHKO 187 ARCHER ROAD	372000 74.20- 1- 9	107 107P				689.80 240.03	689.80 240.03
			<b>Account Total</b>				<b>929.83</b>	<b>929.83</b>
5107000880	MAIS, DONOVAN 183 ARCHER ROAD	372000 74.20- 1- 8	107 107P				593.63 201.02	593.63 201.02
			<b>Account Total</b>				<b>794.65</b>	<b>794.65</b>
5107000920	SOTTOLANO, MICHAEL&MARI 87 VINELAND ROAD	372000 74.19- 1- 67	107 107P				569.15	569.15
			<b>Account Total</b>				<b>569.15</b>	<b>569.15</b>
5108000200	WAGNER, BRIAN 34 GREENFIELD ROAD	372000 76. 9- 3- 3	108 108P				408.27 117.51	408.27 117.51
			<b>Account Total</b>				<b>525.78</b>	<b>525.78</b>
5108000230	A&M PUTNAM LLC 52 HEATHER DRIVE	372000 76. 9- 3- 10	108 108P				787.50 165.38	787.50 165.38
			<b>Account Total</b>				<b>952.88</b>	<b>952.88</b>
5108000270	BARKER, RICHARD J. 104 LAKEVIEW DRIVE	372000 76. 9- 3- 7	108 108P				172.57 58.38	172.57 58.38
			<b>Account Total</b>				<b>230.95</b>	<b>230.95</b>

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5108000440	GIORGIO, MICHAEL 21 HIGHRIDGE ROAD	372000 76. 9- 3- 34	108 108P				150.76 31.66	150.76 31.66
			<b>Account Total</b>				<b>182.42</b>	<b>182.42</b>
5108000560	O'KEEFE, SEAN & ANGELA 11 LAKEVIEW DRIVE	372000 76. 9- 2- 37	108 108P				581.48 198.00	581.48 198.00
			<b>Account Total</b>				<b>779.48</b>	<b>779.48</b>
5108000580	RINI, MICHAEL & VITO 7 LAKEVIEW DRIVE	372000 76. 9- 2- 36	108 108P				1,575.93 601.59	1,575.93 601.59
			<b>Account Total</b>				<b>2,177.52</b>	<b>2,177.52</b>
5108000660	MORRETTA & STROUD 33 MAYFAIR LANE	372000 76. 9- 3- 44	108 108P				614.30 229.06	614.30 229.06
			<b>Account Total</b>				<b>843.36</b>	<b>843.36</b>
5108000870	HENNIG, JASON & SARA 1 MAPLE COURT	372000 76. 9- 3- 62	108 108P				288.35 60.56	288.35 60.56
			<b>Account Total</b>				<b>348.91</b>	<b>348.91</b>
5108000940	MURRAY, JOSEPH & LISA 21 OAK RIDGE DRIVE	372000 76. 9- 2- 41	108 408				181.60 35.00	181.60 35.00
			<b>Account Total</b>				<b>216.60</b>	<b>216.60</b>
5108000950	ROQUEL, JUANA & MARIA F. 10 LAKEVIEW DRIVE	372000 76.13- 2- 14	108P				123.68	123.68
			<b>Account Total</b>				<b>123.68</b>	<b>123.68</b>
5108000960	WALSH, DAVID & LORI 6 LAKEVIEW DRIVE	372000 76.13- 2- 15	108 108P				11.39 58.17	11.39 58.17
			<b>Account Total</b>				<b>69.56</b>	<b>69.56</b>
5108000980	BURCHELL, PETER 6 MAPLE COURT	372000 76. 9- 3- 60	108 108P				865.20 363.83	865.20 363.83
			<b>Account Total</b>				<b>1,229.03</b>	<b>1,229.03</b>
5108001080	GOMES, JOAQUIM & MARIALD 10 RUSTIC LANE	372000 76.13- 2- 7	108 108P				358.64 131.51	358.64 131.51

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>490.15</b>	<b>490.15</b>
5108001130	FIELDS, ROY & THERESA	372000	108				436.08	436.08
	10 OAK RIDGE DRIVE	76.9- 2- 45	108P				147.71	147.71
<b>Account Total</b>							<b>583.79</b>	<b>583.79</b>
5108001180	CAVANNA, NATHAN & KEISH	372000	108				575.66	575.66
	12 TANAGER ROAD	76.6- 1- 41	108P				189.87	189.87
<b>Account Total</b>							<b>765.53</b>	<b>765.53</b>
5108001630	GOLDEN, RODNEY & NICOLE	372000	108				36.10	36.10
	23 PRINCE LANE	76.14- 1- 12	108P				57.06	57.06
<b>Account Total</b>							<b>93.16</b>	<b>93.16</b>
5108001670	AGUILA, JOSHUA & MARIANA	372000	108				314.32	314.32
	23 EMERALD LANE	76.14- 1- 56	108P				106.66	106.66
<b>Account Total</b>							<b>420.98</b>	<b>420.98</b>
5108001800	CARINCI, PAUL & DANA	372000	108				205.53	205.53
	57 PRINCE ROAD	76.14- 1- 28	108P				105.32	105.32
<b>Account Total</b>							<b>310.85</b>	<b>310.85</b>
5108001890	EHHO HOLDINGS LLC	372000	108				105.23	105.23
	47 MCALPIN AVENUE	76.22- 1- 44						
<b>Account Total</b>							<b>105.23</b>	<b>105.23</b>
5108001910	GEORGEO, TERESA	372000	108				303.80	303.80
	39 GLEN RIDGE ROAD	76.13- 2- 24	108P				103.28	103.28
<b>Account Total</b>							<b>407.08</b>	<b>407.08</b>
5108001990	BOYNES,KENNETH&KERRY AI	372000	108				350.40	350.40
	6 MINERVA LANE	76.13- 2- 41	108P				73.58	73.58
<b>Account Total</b>							<b>423.98</b>	<b>423.98</b>
5108002010	VIGGIANO, GERALD&BARBAR	372000	108				657.70	657.70
	2 MINERVA LANE	76.13- 2- 39	108P				244.78	244.78
<b>Account Total</b>							<b>902.48</b>	<b>902.48</b>
5108002120	CRECCO,ANTONIO&ANNA MA	372000	108P				28.02	28.02

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>28.02</b>	<b>28.02</b>
5108002240	42 MCALPIN AVENUE CAPRIGLIONE,MARIO&THERE	76.23- 1- 3 372000	108				373.95	373.95
	16 MCALPIN AVENUE	76.31- 1- 9	108P				128.52	128.52
			<b>Account Total</b>				<b>502.47</b>	<b>502.47</b>
5108002260	TANG, PAUL	372000	108				237.63	237.63
	160 SEE AVENUE	76.22- 1- 49	108P				49.90	49.90
			<b>Account Total</b>				<b>287.53</b>	<b>287.53</b>
5108002520	CORTEZ & FORELLA	372000	108				916.70	916.70
	15 COUNTRY LANE	76.14- 1- 1	108P				333.88	333.88
			<b>Account Total</b>				<b>1,250.58</b>	<b>1,250.58</b>
5108002590	LEONE, ANTHONY & SUSAN	372000	108				356.64	356.64
	1 GLEN RIDGE ROAD	76.14- 1- 3	108P				122.67	122.67
			<b>Account Total</b>				<b>479.31</b>	<b>479.31</b>
5108002600	BLANCO & GUERRERO	372000	108				689.06	689.06
	7 GLEN RIDGE ROAD	76.13- 2- 20	108P				234.64	234.64
			<b>Account Total</b>				<b>923.70</b>	<b>923.70</b>
5108002710	DEAGAN, RONALD & MICHELL	372000	108				526.09	526.09
	379 KENNICUT HILL ROAD	76.18- 1- 24	108P				188.79	188.79
			<b>Account Total</b>				<b>714.88</b>	<b>714.88</b>
5108002790	SPANO, FRANK JR.	372000	108				722.53	722.53
	51 GLEN RIDGE ROAD	76.13- 2- 27	108P				243.54	243.54
			<b>Account Total</b>				<b>966.07</b>	<b>966.07</b>
5108002860	CHAN, PAUL & DANA	372000	108				775.39	775.39
	30 KINGS RIDGE ROAD	76.14- 1- 33	108P				261.36	261.36
			<b>Account Total</b>				<b>1,036.75</b>	<b>1,036.75</b>
5108002930	MUSTICH, JOSEPH & KELLY	372000	108				271.60	271.60
	51 KINGS RIDGE ROAD	76.14- 1- 51	108P				57.04	57.04

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>328.64</b>	<b>328.64</b>
5108003060	TARANTELLI, DIANE 90 OVERHILL ROAD	372000 76.10- 1- 15	108P				21.85	21.85
<b>Account Total</b>							<b>21.85</b>	<b>21.85</b>
5108003190	PAPPAS, PATRICIA 25 MCALPIN AVENUE	372000 76.31- 1- 3	108 108P				237.38 77.12	237.38 77.12
<b>Account Total</b>							<b>314.50</b>	<b>314.50</b>
5108003200	WALLY'S SUPER SERVICE 177 SEE AVENUE	372000 76.22- 1- 43	108 108P				403.70 166.89	403.70 166.89
<b>Account Total</b>							<b>570.59</b>	<b>570.59</b>
5108003330	KEOGH, WARREN & LINA 421 KENNICUT HILL ROAD	372000 76.13- 2- 35	108 108P				239.19 50.23	239.19 50.23
<b>Account Total</b>							<b>289.42</b>	<b>289.42</b>
5108003350	HEGARTY, THOMAS & COLEE 59 OVERHILL ROAD	372000 76. 6- 1- 45	108 108P				787.50 265.43	787.50 265.43
<b>Account Total</b>							<b>1,052.93</b>	<b>1,052.93</b>
5108003430	GAGNE, BRYAN & LOUIS 9 RUSTIC LANE	372000 76.13- 2- 6	108 108P				425.15 148.39	425.15 148.39
<b>Account Total</b>							<b>573.54</b>	<b>573.54</b>
5108003450	NOCERA, LUKE 59 MOUNT HOPE ROAD	372000 76. 9- 2- 11	108 108P				36.77 7.73	36.77 7.73
<b>Account Total</b>							<b>44.50</b>	<b>44.50</b>
5108003510	RUSH, CHRISTOPHER 79 HEATHER DRIVE	372000 76.30- 1- 37	108 108P				852.73 281.59	852.73 281.59
<b>Account Total</b>							<b>1,134.32</b>	<b>1,134.32</b>
5108003540	BENACK, PETER & KIM 509 WOODLAND COURT	372000 76.13- 2- 12	108 108P				354.32 120.02	354.32 120.02
<b>Account Total</b>							<b>474.34</b>	<b>474.34</b>
5108003570	UNGARO, FRANK & TERRY	372000	108				1,229.54	1,229.54

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			108P				425.07	425.07
	12 EMERALD LANE	76.18- 2- 8	<b>Account Total</b>				<b>1,654.61</b>	<b>1,654.61</b>
5108003580	VUKAJ, AGRON	372000	108				582.45	582.45
	40 MOUNT HOPE ROAD	76. 9- 2- 31	<b>Account Total</b>				<b>582.45</b>	<b>582.45</b>
5108003590	MELCHNER, BERT & KARI	372000	108				447.85	447.85
	31 HIGHRIDGE ROAD	76. 9- 3- 32	108P				152.75	152.75
			<b>Account Total</b>				<b>600.60</b>	<b>600.60</b>
5108003830	MOORE, HEIDI	372000	108				307.86	307.86
	50 HIGHRIDGE ROAD	76. 9- 3- 29	108P				64.66	64.66
			<b>Account Total</b>				<b>372.52</b>	<b>372.52</b>
5108003980	CHABAN, PATRICIA	372000	108				31.26	31.26
	15 HEATHER DRIVE	76. 9- 2- 53	108P				6.57	6.57
			<b>Account Total</b>				<b>37.83</b>	<b>37.83</b>
5108004010	REYES, DENNIS	372000	108				651.38	651.38
	2 BALDWIN STREET	76.30- 1- 38	<b>Account Total</b>				<b>651.38</b>	<b>651.38</b>
5108004530	CARERES, DIEGO & SASHA	372000	108				662.40	662.40
	19 SOUTH RIDGE ROAD	76.13- 2- 98	108P				270.17	270.17
			<b>Account Total</b>				<b>932.57</b>	<b>932.57</b>
5109000050	SCHOEN, PAUL & MEGAN	372000	109				632.34	632.34
	7 WOODLAND ROAD	75. 7- 1- 15	<b>Account Total</b>				<b>632.34</b>	<b>632.34</b>
5109000130	MEGNA & CORDELLI	372000	109				442.47	442.47
	69 WOODLAND ROAD	64.19- 1- 18	109P				149.05	149.05
			<b>Account Total</b>				<b>591.52</b>	<b>591.52</b>
5109000170	ILARDI & LARSEN	372000	109				474.92	474.92
	17 KIRKWOOD ROAD	75. 7- 1- 29	109P				176.17	176.17
			<b>Account Total</b>				<b>651.09</b>	<b>651.09</b>
5109000260	LATINI, GINA	372000	109				456.00	456.00
	34 WOODLAND ROAD	75. 7- 1- 44	109P				55.68	55.68

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>511.68</b>	<b>511.68</b>
5109000370	WEBER, ROBERT & JEAN	372000	109				34.64	34.64
	19 HIGHLAND VIEW ROAD	75. 7- 1- 50	109P				7.27	7.27
			<b>Account Total</b>				<b>41.91</b>	<b>41.91</b>
5109000720	PFORZHEIMER,WILLIAM&LINC	372000	109				867.34	867.34
	80 VISTA TERRACE	75. 7- 2- 39	109P				292.00	292.00
			<b>Account Total</b>				<b>1,159.34</b>	<b>1,159.34</b>
5109000780	REYES, JOSE	372000	109				412.60	412.60
	25 SYCAMORE TERRACE	75. 7- 2- 42	109P				147.99	147.99
			<b>Account Total</b>				<b>560.59</b>	<b>560.59</b>
5109000860	79 WEST LAKE BLVD LLC	372000	109				742.32	742.32
	79 WEST LAKE BOULEVARD	75. 7- 2- 63	109P				250.21	250.21
			<b>Account Total</b>				<b>992.53</b>	<b>992.53</b>
5109000890	OST, STELLA	372000	109				52.89	52.89
	25 ROCKLEDGE PLACE	75. 7- 2- 55	109P				11.11	11.11
			<b>Account Total</b>				<b>64.00</b>	<b>64.00</b>
5109000910	DIFUSCO, ALFONSO	372000	109				42.50	42.50
	101 WEST LAKE BOULEVARD	75. 7- 2- 68	109P				4.25	4.25
			<b>Account Total</b>				<b>46.75</b>	<b>46.75</b>
5109000980	DEMARCO, TRAVIS	372000	109				41.32	41.32
	54 WEST LAKE BOULEVARD	75. 7- 3- 32						
			<b>Account Total</b>				<b>41.32</b>	<b>41.32</b>
5109001020	AROCHO, LOUIS & VICTORIA	372000	109P				15.71	15.71
	68 WEST LAKE BOULEVARD	75. 7- 3- 27						
			<b>Account Total</b>				<b>15.71</b>	<b>15.71</b>
5110000100	ROM, THOMAS & PATRICIA	372000	110				211.47	211.47
	40 SENIOR AVENUE	75.43- 2- 29	110P				59.45	59.45
			<b>Account Total</b>				<b>270.92</b>	<b>270.92</b>
5110000110	ELLEN AVENUE REALTY LLC	372000	110				189.85	189.85
	96 ELLEN AVENUE	75.59- 1- 19	110P				39.87	39.87

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Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>229.72</b>	<b>229.72</b>
5110000190	CALVELLO, ANGELO 241 HILLTOP STREET	372000 75.51- 1- 35	110 110P			379.28 127.98		379.28 127.98
			<b>Account Total</b>				<b>507.26</b>	<b>507.26</b>
5110000210	BRUCKNER,JOSHUA&GABRIE 722 HILL DRIVE	372000 75.51- 1- 21	110 110P			146.48 30.76		146.48 30.76
			<b>Account Total</b>				<b>177.24</b>	<b>177.24</b>
5110000280	CALLE, ALBA 54 ELLEN AVENUE	372000 75.51- 1- 5	110 110P			43.68 9.18		43.68 9.18
			<b>Account Total</b>				<b>52.86</b>	<b>52.86</b>
5110000340	FITZELL,PATRICK&CATHERIN 78 ELLEN AVENUE	372000 75.59- 1- 14	110 110P			257.41 54.06		257.41 54.06
			<b>Account Total</b>				<b>311.47</b>	<b>311.47</b>
5110000490	DANIELSON, NANCY 51 ELLEN AVENUE	372000 75.51- 1- 12	110 110P			119.56 43.02		119.56 43.02
			<b>Account Total</b>				<b>162.58</b>	<b>162.58</b>
5110000560	DICARLO, ROGER (OPT-OUT) 225 HILLTOP STREET	372000 75.43- 1- 1	110 110P			70.49 27.09		70.49 27.09
			<b>Account Total</b>				<b>97.58</b>	<b>97.58</b>
5110000640	BARON, LEE 36 CREST DRIVE	372000 75.51- 1- 24	110 110P			153.89 55.38		153.89 55.38
			<b>Account Total</b>				<b>209.27</b>	<b>209.27</b>
5110000740	PAPA, RICHARD 220 HILLTOP STREET	372000 75.43- 2- 36	410			35.00		35.00
			<b>Account Total</b>				<b>35.00</b>	<b>35.00</b>
5110000770	SCHNETZINGER, PAUL 32 CREST DRIVE	372000 75.51- 1- 23	110P			26.18		26.18
			<b>Account Total</b>				<b>26.18</b>	<b>26.18</b>
5110000880	NEALON,CHRISTOPHER & ANI 80 ELLEN AVENUE	372000 75.59- 1- 15	110			442.67		442.67
			<b>Account Total</b>				<b>442.67</b>	<b>442.67</b>

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5110000910	DELAMERE, SIOBHAN 87 -91 ELLEN AVENUE	372000 75.59- 1- 2	110 110P				787.12 165.29	787.12 165.29
			<b>Account Total</b>				<b>952.41</b>	<b>952.41</b>
5110001100	SCIORTINO, NANCY 850 SOUTH LAKE BOULEVAR	372000 75.43- 2- 32	110 110P				2,421.25 585.54	2,421.25 585.54
			<b>Account Total</b>				<b>3,006.79</b>	<b>3,006.79</b>
5110001140	RODRIGUEZ, MICHAEL&JANIN 56 ELLEN AVENUE	372000 75.51- 1- 6	110 110P				787.20 265.34	787.20 265.34
			<b>Account Total</b>				<b>1,052.54</b>	<b>1,052.54</b>
5112000240	SHKRELI, ANTON 22 ALONA DRIVE	372000 74. 8- 1- 36	112 112P				477.88 100.36	477.88 100.36
			<b>Account Total</b>				<b>578.24</b>	<b>578.24</b>
5112000290	BENTIVEGNA,JOSEPH&MARG 44 ALONA DRIVE	372000 63.20- 1- 39	112 112P				178.09 37.40	178.09 37.40
			<b>Account Total</b>				<b>215.49</b>	<b>215.49</b>
5112000320	GALLO, ROCCO & JOANNE 10 EMILY LANE	372000 63.20- 1- 34	112 112P				177.72 53.41	177.72 53.41
			<b>Account Total</b>				<b>231.13</b>	<b>231.13</b>
5112000360	PIPOLO, VINCENT & MARIA 45 ALONA DRIVE	372000 63.20- 1- 46	112 112P				13.45	13.45
			<b>Account Total</b>				<b>13.45</b>	<b>13.45</b>
5112000420	GRUNDMAN, ANDREW 11 EMILY LANE	372000 63.20- 1- 9	112 112P				9,949.82 2,130.53	9,949.82 2,130.53
			<b>Account Total</b>				<b>12,080.35</b>	<b>12,080.35</b>
5112000440	RIBEIRO, DANILO 39 EMILY LANE	372000 63.20- 1- 11	112 112P				428.89 140.47	428.89 140.47
			<b>Account Total</b>				<b>569.36</b>	<b>569.36</b>
5112000460	COTE, BRIAN 55 EMILY LANE	372000 63.20- 1- 13	112 112P				693.87	693.87
			<b>Account Total</b>				<b>693.87</b>	<b>693.87</b>

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5112000560	VIRUET, SAMUEL 47 TOMMY COURT	372000 63.16- 1- 34	112 112P				816.18 204.40	816.18 204.40
			<b>Account Total</b>				<b>1,020.58</b>	<b>1,020.58</b>
5112000610	BARBERA, DIEGO&MARGARE 77 TOMMY COURT	372000 63.16- 1- 39	112 112P				225.60 22.56	225.60 22.56
			<b>Account Total</b>				<b>248.16</b>	<b>248.16</b>
5112000680	STRZEPKA, ARTUR & DOROT 68 TOMMY COURT	372000 63.16- 1- 46	112 112P				262.27 55.08	262.27 55.08
			<b>Account Total</b>				<b>317.35</b>	<b>317.35</b>
5112000740	KEENEY, JOHN & CHRISTINA 34 TOMMY COURT	372000 63.20- 1- 25	112 112P				693.93 243.28	693.93 243.28
			<b>Account Total</b>				<b>937.21</b>	<b>937.21</b>
5112000820	SHILAKU, MILKJOR 20 EMILY LANE	372000 63.20- 1- 33	112 112P				23.00 4.83	23.00 4.83
			<b>Account Total</b>				<b>27.83</b>	<b>27.83</b>
5112000830	SGOBBO, GAETANO 67 ALONA DRIVE	372000 63.20- 1- 42	112 112P				549.12 181.30	549.12 181.30
			<b>Account Total</b>				<b>730.42</b>	<b>730.42</b>
5112001050	GANGI, GARY & MARIA 236 AGOR LANE	372000 63.16- 1- 72	112				339.00	339.00
			<b>Account Total</b>				<b>339.00</b>	<b>339.00</b>
5112001070	MARCHIONNI,ANDREW&CATH 220 AGOR LANE	372000 63.20- 1- 50	112 112P				1,266.14 427.82	1,266.14 427.82
			<b>Account Total</b>				<b>1,693.96</b>	<b>1,693.96</b>
5113000230	TRAVIS, ROBERT 33 WEST BRANCH ROAD	372000 75.65- 1- 35	113 113P				64.38 22.02	64.38 22.02
			<b>Account Total</b>				<b>86.40</b>	<b>86.40</b>
5113000650	CASINO, JACQUELINE 7 MUSCOOT ROAD SOUTH	372000 75.73- 1- 1	113 113P				351.77 73.88	351.77 73.88

**TOWN OF CARMEL****Relevy Report**

Year: 2021 Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			<b>Account Total</b>				<b>425.65</b>	<b>425.65</b>
5113000780	SACCAVINO, JEANETTE	372000	113				494.92	494.92
	3 WEST BRANCH ROAD	75.73- 1- 14	113P				123.64	123.64
			<b>Account Total</b>				<b>618.56</b>	<b>618.56</b>
5113000800	SEGRAVE, TURLOUGH & GIN	372000	113				360.28	360.28
	17 WEST BRANCH ROAD	75.73- 1- 16	113P				121.14	121.14
			<b>Account Total</b>				<b>481.42</b>	<b>481.42</b>
5113000850	BUDIUCK, CESAR	372000	113				147.53	147.53
	15 MIDDLE BRANCH ROAD	75.74- 1- 2	113P				48.72	48.72
			<b>Account Total</b>				<b>196.25</b>	<b>196.25</b>
5113000970	IACONO, JOHN	372000	113				113.29	113.29
	17 RYAN COURT	75.19- 1- 13	113P				30.36	30.36
			413				35.00	35.00
			<b>Account Total</b>				<b>178.65</b>	<b>178.65</b>
5113001020	GARDINEER,CHESTER&CHRIS	372000	113				1,076.07	1,076.07
	27 RYAN COURT	75.19- 1- 15						
			<b>Account Total</b>				<b>1,076.07</b>	<b>1,076.07</b>
5114000090	WATTS,ROBERT&SONIA	372000	114				292.50	292.50
	71 HAMLIN ROAD	64.18- 1- 8	114P				61.43	61.43
			<b>Account Total</b>				<b>353.93</b>	<b>353.93</b>
5114000170	CIVITANO & CANTILLON	372000	114				793.53	793.53
	60 HAMLIN ROAD	64.18- 1- 14						
			<b>Account Total</b>				<b>793.53</b>	<b>793.53</b>
5114000270	TRINCHITELLA,MICHAEL&DIAI	372000	114				323.06	323.06
	17 SCOTT ROAD	64.18- 1- 28	114P				67.85	67.85
			<b>Account Total</b>				<b>390.91</b>	<b>390.91</b>
5114000330	COPELAND, KENNETH & LISA	372000	114				617.37	617.37
	22 SCOTT ROAD	64.18- 1- 34	114P				220.99	220.99
			<b>Account Total</b>				<b>838.36</b>	<b>838.36</b>
5114000350	MAURIELLO, CARLO	372000	114				352.51	352.51

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			114P				89.28	89.28
	14 SCOTT ROAD	64.18- 1- 36	<b>Account Total</b>				<b>441.79</b>	<b>441.79</b>
5114000400	HAXHIA, BEHAR	372000	114				238.21	238.21
	99 RED MILLS ROAD	75. 5- 1- 48	114P				50.02	50.02
			<b>Account Total</b>				<b>288.23</b>	<b>288.23</b>
5114000440	JACKSON & LUPINACCI	372000	114				582.29	582.29
	115 RED MILLS ROAD	75. 5- 1- 52	114P				213.97	213.97
			<b>Account Total</b>				<b>796.26</b>	<b>796.26</b>
5114000450	SHALBINSKI & STANTON	372000	114				211.32	211.32
	119 RED MILLS ROAD	75. 5- 1- 53	114P				71.52	71.52
			<b>Account Total</b>				<b>282.84</b>	<b>282.84</b>
5114000600	MUSOLLINO, RALPH&SIOBHA	372000	114				585.00	585.00
	122 RED MILLS ROAD	75. 6- 1- 17	114P				197.18	197.18
			<b>Account Total</b>				<b>782.18</b>	<b>782.18</b>
5114000720	SAVO, CLAUDIO & YVETTE	372000	114				318.59	318.59
	56 RED MILLS ROAD	75. 6- 1- 29	114P				109.18	109.18
			<b>Account Total</b>				<b>427.77</b>	<b>427.77</b>
5114000760	MANGIONE, CARMELO&MARY	372000	114				585.00	585.00
	11 HAMLIN ROAD	75. 6- 1- 33	114P				197.18	197.18
			<b>Account Total</b>				<b>782.18</b>	<b>782.18</b>
5114000770	CABUTTO, JOHN & MAUREEN	372000	114P				27.78	27.78
	17 HAMLIN ROAD	75. 6- 1- 34	<b>Account Total</b>				<b>27.78</b>	<b>27.78</b>
5114000780	BROWN, JAMES & DAWN	372000	114				560.30	560.30
	21 HAMLIN ROAD	75. 6- 1- 35	114P				192.53	192.53
			<b>Account Total</b>				<b>752.83</b>	<b>752.83</b>
5114000860	MUCCI & SCHNECK	372000	114				464.08	464.08
	24 HAMLIN ROAD	75. 6- 1- 43	114P				153.62	153.62
			<b>Account Total</b>				<b>617.70</b>	<b>617.70</b>

**TOWN OF CARMEL****Relevy Report**

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
5114000890	DONOVAN, MICHAEL & ERIN 6 HAMLIN ROAD	372000 75. 6- 1- 46	114P <b>Account Total</b>				23.75 <b>23.75</b>	23.75 <b>23.75</b>
5114000900	BEBERMAN, JOSEPH&JENIFE 42 RED MILLS ROAD	372000 75. 6- 1- 47	114 114P <b>Account Total</b>				508.78 176.63 <b>685.41</b>	508.78 176.63 <b>685.41</b>
5114000930	DECOLA & JACKEL 24 RED MILLS ROAD	372000 75. 6- 1- 50	114 114P <b>Account Total</b>				884.13 283.56 <b>1,167.69</b>	884.13 283.56 <b>1,167.69</b>
5114001060	ZEGARELLI, FRANCA 71 RED MILLS ROAD	372000 75. 6- 1- 64	114 114P <b>Account Total</b>				585.00 197.18 <b>782.18</b>	585.00 197.18 <b>782.18</b>
5114001070	GRUPUSO, VINCENT & DENA 16 YORKE ROAD	372000 75. 6- 1- 65	114 114P <b>Account Total</b>				61.05 12.83 <b>73.88</b>	61.05 12.83 <b>73.88</b>
5114001180	PATIPPE, BERTIN & IRENE 45 HATFIELD ROAD	372000 64.13- 1- 47	114 114P <b>Account Total</b>				532.48 188.04 <b>720.52</b>	532.48 188.04 <b>720.52</b>
5114001220	CAMOVIC, NIKA & ELIZABETH 26 MANDY LANE	372000 64.13- 1- 51	114 114P <b>Account Total</b>				597.59 197.92 <b>795.51</b>	597.59 197.92 <b>795.51</b>
5114001300	LONG, WILLIAM & KATHRYN 31 MANDY LANE	372000 64.13- 1- 59	114 114P <b>Account Total</b>				505.33 170.24 <b>675.57</b>	505.33 170.24 <b>675.57</b>
5114001520	NUNEZ, HECTOR & DAIKENIA 193 MACGREGOR DRIVE	372000 64.14- 1- 3	114 114P <b>Account Total</b>				223.03 46.83 <b>269.86</b>	223.03 46.83 <b>269.86</b>
5114001550	MURTAGH & ALIBRANDI 194 MACGREGOR DRIVE	372000 64.14- 1- 6	114 114P				508.39 184.84	508.39 184.84

# TOWN OF CARMEL

## Relevy Report

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
<b>Account Total</b>							<b>693.23</b>	<b>693.23</b>

# TOWN OF CARMEL

## Relevy Report

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			101				13,492.41	13,492.41
			101P				1,873.55	1,873.55
			102				71,003.50	71,003.50
			102P				21,256.50	21,256.50
			103				13,005.36	13,005.36
			103P				4,226.26	4,226.26
			104				6,453.56	6,453.56
			104P				2,199.48	2,199.48
			105				1,350.25	1,350.25
			105P				221.00	221.00
			106				4,111.75	4,111.75
			106P				1,346.17	1,346.17
			107				4,135.18	4,135.18
			107P				957.33	957.33
			108				21,099.88	21,099.88
			108P				6,874.42	6,874.42
			109				4,199.34	4,199.34
			109P				1,109.44	1,109.44
			110				6,010.35	6,010.35
			110P				1,489.14	1,489.14
			112				16,094.96	16,094.96
			112P				3,601.44	3,601.44
			113				2,608.24	2,608.24
			113P				419.76	419.76
			114				10,329.54	10,329.54
			114P				3,134.35	3,134.35
			302				200.00	200.00

# TOWN OF CARMEL

## Relevy Report

Year: 2021    Seq: 51

Account No	Owner Name Location	District ID	Purpose	Current	Delinquent 30 Days	Delinquent 60 Days	Delinquent 90 Days	Total Amount
			302P				13.33	13.33
			408				35.00	35.00
			410				35.00	35.00
			413				35.00	35.00
			<b>Grand Total:</b>				<b>222,921.49</b>	<b>222,921.49</b>

## Aging Report Parameters

Report ID:	2021RELEVY				
Year:	2021	To: 2021	As of Date:	11/09/2021	
Sequence:	52	To: 52	Total Due:		To:
Fees Date:			Spacing:	Single	
Total Pages Only:	No		Summary Only:	No	Include Zero Balance: No
			Print Location:	No	
			Print Current Due Date	No	
			Print Last Pay Date	No	

	Heading		Due Date		
Current:	CURRENT	Current:	10/01/2021	Separate Credit Column:	Yes
Delinquent 1	30 DAYS	Delinquent 1	09/30/2021		
Delinquent 2	60 DAYS	Delinquent 2	08/31/2021		
Delinquent 3	90+ DAYS				

Purpose Table:

Parcel Table: Exclude: No

	Sort	Subtotal	Page Break	Subheading
Sort:	1 Account No	No	No	No



# TOWN OF CARMEL

Purpose Table:

Parcel Table:

Prepared By: MARYANN

## Aging Report

Account No	Owner Name Purpose/Ext Description	Credit	CURRENT	30 DAYS	60 DAYS	90+ DAYS	Total
WD09-008							
		0.00	0.00	0.00	1,050.00	0.00	
WD09-010	RONIN PROPERTY GROUP LLC						
	CAP W3 OOD CAP FEES WD3	0.00	0.00	0.00	1,056.33	0.00	1,056.33
		<hr/>					
		0.00	0.00	0.00	1,056.33	0.00	1,056.33

# TOWN OF CARMEL

## Aging Report

Purpose Table:

Parcel Table:

Purpose/Ext	Description	Credit	CURRENT	30 DAYS	60 DAYS	90+ DAYS	Total
CAP SW2	OOD CAP FEES SW2	0.00	0.00	0.00	41.08	0.00	41.08
CAP SW3	OOD CAP FEES SW3	0.00	0.00	0.00	275.78	0.00	275.78
CAP SW4	OOD CAP FEES SW4	0.00	0.00	0.00	323.20	0.00	323.20
CAP W10	OOD CAP FEES WD10	0.00	0.00	0.00	1,050.00	0.00	1,050.00
CAP W3	OOD CAP FEES WD3	0.00	0.00	0.00	1,056.33	0.00	1,056.33
CAP W4	OOD CAP FEES WD4	0.00	0.00	0.00	914.35	0.00	914.35
CAP W8	OOD CAP FEES WD8	0.00	0.00	0.00	1,038.15	0.00	1,038.15
USE SW2	OOD USE FEES SW2	0.00	0.00	0.00	358.70	0.00	358.70
USE SW3	OOD USE FEES SW3	0.00	0.00	0.00	85.40	0.00	85.40
USE SW4	OOD USE FEES SW 4	0.00	0.00	0.00	3,372.80	0.00	3,372.80
<b>GRAND TOTAL:</b>		0.00	0.00	0.00	8,515.79	0.00	<u>8,515.79</u>

Summ Code	Description	Credit	CURRENT	30 DAYS	60 DAYS	90+ DAYS	Total
52	OOD W/S	0.00	0.00	0.00	8,515.79	0.00	8,515.79
<b>GRAND TOTAL:</b>		0.00	0.00	0.00	8,515.79	0.00	<u>8,515.79</u>

Richard J. Franzetti, P.E.  
Town Engineer



(845) 628-1500  
(845) 628-2087  
Fax (845) 628-7085

**Office of the Town Engineer**  
60 McAlpin Avenue  
Mahopac, New York 10541

## MEMORANDUM

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**To:** Carmel Town Board  
**From:** Richard J. Franzetti P.E. Town Engineer   
**Date:** November 03, 2021  
**Re:** Emergency Repairs/Services

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This memorandum is being presented to the Town Board to advise the Board of emergency invoices that were submitted for payment/authorization to proceed in excess of \$10,000.00 for services rendered. The following provides a brief a summary of the work that was performed.

- Carmel Water District 2 ~ 11 Old Route 6

On October 1, 2021, Inframark, the operators for CWD2, notified the Engineering Department that an 8", 10' deep water main break repair was performed at 11 Old Route 6. Attached is an invoice in the amount of \$15,024.83 for Kuck Excavating to make this repair.

We request that this memorandum be put into the agenda as a matter of record.

**Ed Kuck Excavating Inc**

20 Day Road  
Carmel, NY 10512

INV # TOC- 87 2021  
CWD 2  
REQ #  
Vendor 0670  
Tax ID - 133851002

Attention: ROB VARA, ENGINEERING  
TOWN OF CARMEL  
EMERGENCY: 8 " STEEL PIPE

AS PER INFRAMARK

Job Location: 11 OLD ROUTE 6

Work Started ; 10/1/2021 TOTAL 2-1/2 PW 9-1/2 PWOT 12 HRS

**JOB DESCRIPTION**

WATER LEAKING ALONG FENCE LINE OF SEWER PLANT. ASSIST IN FINDING VALVES TO SHUT WATER MAIN DOWN DUG UP AND EXPOSED 8" WATER MAIN 10 FT DEEP AND FOUND 7' SECTION CRACKED, CUT SECTION OUT AND REPLACED WITH DUCTILE PIPE AND HYMAX'S. BACKFILLED AND COMPACT WITH ITEM 4

Materials / Equipment/ Labor	Total Hrs,yds,qty	Price per yd, qty, day	Total
Track Hoe MR55	12	\$85.00 per hour	1,020.00
Dump Truck	12	\$90.00 per hour	1,080.00
Support Vehicle	Day rate 1 DAY	\$155.00 PER DAY	155.00
Chop Saw	Day rate DAYS	\$ 70.00	70.00
Jumping Jack	Day rate DAY	\$70.00	70.00
Plate tamper	Day rate	\$70.00	
Mud Sucker	Day rate DAY	\$70.00	70.00
Locater	Day rate	\$70.00	
Machine Hammer	Day rate	\$250.00	
Powered drill/hammer	Day rate	\$70.00	70.00
Machine operator	2.5 Hrs X 1 MAN PW	\$184.18 PER HR	460.45
MACHINE OPERATOR	9.5 HRS X 1 MAN PWOT	\$276.27 PER HR	2,624.56
Laborers	2.5 HRS X 3 MEN PW	\$159.30 PER HR	1,194.75
LABORER	9.5 HRS X3 MEN PWOT	\$238.95 PER HR	6,810.07
Item 4	35 YARDS	\$40.00 per yard	1,400.00
Seed		\$96.00 bag	
Top soil		\$50.00	
Blacktop		\$124.00 per ton	
SHORING BOX		\$500.00	
Hay		\$15.36 bag	
GRAVEL		\$46.00/YARD	
<b>Total</b>			<b>15,024.83</b>

Richard J. Franzetti, P.E.  
Town Engineer



(845) 628-1500  
(845) 628-2087  
Fax (845) 628-7085

*Office of the Town Engineer*  
60 McAlpin Avenue  
Mahopac, New York 10541

## MEMORANDUM

---

**To:** Carmel Town Board

**From:** Richard J. Franzetti P.E. Town Engineer 

**Date:** November 3, 2021

**Re:** R2020-001 Professional Planning Consulting Services  
Renewal Recommendation to TB

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As the Board is aware, Request for Proposals (RFPs) were solicited for the referenced services on January 15, 2020.

The contract was awarded to Cleary Consulting. The contract term was from January 1, 2021 to the December 31, 2021 with the unilateral option on the part of the Town of Carmel to extend the term for two (2) additional one (1) year periods (2022 and 2023) respectively. For your reference a copy of the March 16, 2020 memorandum requesting to award the contract is attached. Note it does not include the RFP as an attachment.

Cleary Consulting services has adequately serviced the Town of Carmel's Planning Board. We therefore recommend that the Town Board exercise its option to renew the contract commencing on January 1, 2022 for a period of one (1) year.

I respectfully request that this matter be placed on the next available work session for discussion.

**From:** [Craig Paeprer](#)  
**To:** [Franzetti, Richard](#)  
**Subject:** Re: 10-14-2021 - Planning Services  
**Date:** Friday, October 15, 2021 9:12:00 AM

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Hello Rich,

I am very pleased with Pat Cleary's performance, I continue to work closely with him on a regular basis. His knowledge, and familiarity with the town of Carmel are very important to the Planning Board. With the Master Plan being updated, and downtown revitalization under way, I feel we should extend Pat Cleary. Thank you

On Thu, Oct 14, 2021 at 10:38 AM Franzetti, Richard <[rjf@ci.carmel.ny.us](mailto:rjf@ci.carmel.ny.us)> wrote:

Chairman Paeprer

Per the attached the town has two (2) unilateral additional one year options. Please advise if you are satisfied with Pat's performance and would like for him to continue to provide planning services? I will request this from the Board at the November work session

Richard J. Franzetti. P.E, BCEE

Town Engineer

60 McAlpin Avenue

Mahopac, New York 10541

Phone - (845) 628-1500 ext 181

Fax – (845) 628-7085

Cell – (914) 843-4704

[rjf@ci.carmel.ny.us](mailto:rjf@ci.carmel.ny.us)

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**RESOLUTION EXERCISING OPTION TO EXTEND CONTRACT  
FOR PLANNING CONSULTING SERVICES**

RESOLVED that the Town Board of the Town of Carmel hereby exercises its option to extend the contract with Patrick Cleary of Cleary Consulting, Northport, NY, for the provision of planning consulting services to the Town of Carmel, for a period of one (1) year commencing January 1, 2021 and concluding December 31, 2021, at an annual sum not to exceed \$60,000.00; and

BE IT FURTHER RESOLVED that upon presentation of insurance certificates in form and content satisfactory to counsel, Supervisor Kenneth Schmitt is authorized to execute a contract for said services and any other documentation necessary to accept the aforementioned proposal.

Resolution

Offered by: Councilwoman McDonough

Seconded by: Councilman Lombardi

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Robert Schanil	<u>X</u>	<u>      </u>
Michael Barile	<u>X</u>	<u>      </u>
Frank Lombardi	<u>X</u>	<u>      </u>
Suzanne McDonough	<u>X</u>	<u>      </u>
Kenneth Schmitt	<u>X</u>	<u>      </u>

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I, Ann Spofford, Town Clerk of the Town of Carmel, Putnam County, New York, do hereby certify that the foregoing resolution is a true and exact copy of the original on file in my office which was adopted by the Town Board of said Town at a duly called and held meeting on the 15<sup>th</sup> day of **December, 2020**; and of the whole thereof.

December 16, 2020  
Dated

*Ann Spofford*  
Ann Spofford, Town Clerk



Richard J. Franzetti, P.E.  
Town Engineer

(845) 628-1500  
(845) 628-2087  
Fax (845) 628-7085

**Office of the Town Engineer**  
60 McAlpin Avenue  
Mahopac, New York 10541

## MEMORANDUM

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**To:** Carmel Town Board

**From:** Richard J. Franzetti P.E. Town Engineer 

**Date:** March 3, 2020  
Revised March 16, 2020

**Re:** Professional Planning Consulting Services - RFP 2020-001

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Request for Proposals (RFPs) were solicited for the referenced services on January 15, 2020. A copy of the RFP along with the proposer list and New York State Bid Net Solicitation Document report are attached. The request was to engage the services of a professional planning consultant to support Planning, Building, and Engineering Department staff in the review of residential, commercial and redevelopment applications and providing recommendations for the Town's Planning Board, Zoning Board of Appeals, and Town Board, as required.

The RFP identified that the contract would be effective for 21 months (remaining portion of calendar year 2020, and entire calendar year of 2021) from April 1, 2020 to December 31, 2021 with the unilateral option on the part of the Town of Carmel to extend the term for two (2) additional one (1) year periods (2022 and 2023) respectively.

The scope of work identified in the RFP is as follows:

1. Attendance and presentations at Planning Board meetings. These are scheduled two (2) times a month on the first and third Wednesday of the month
2. Attendance at Zoning Board of Appeals and Town Board meetings, as requested.
3. Make appropriate presentations before the Planning Board at each meeting, and the Zoning Board of Appeals, and /or Town Board upon request or as needed.
4. Review, research and make written recommendations on all site plans, special uses, subdivisions, land divisions, plats, site condominiums, re-zonings and other related matters prior to action by the Planning Board and/or Town Board.
5. Prepare documentation which includes, but is not limited to, the following:
  - a. Code conflicts from applications submitted to the Planning and other departments,
  - b. Determination of Completeness
  - c. New York State Environmental Review Quality Act (SERQA) Determinations, Findings, Public Hearing Notification
  - d. Correspondence, memoranda, and special reports; and
  - e. Resolutions
6. Review plans and accompanying documentation for compliance with the Town Planning and Zoning Ordinances, State Planning, Zoning and Subdivision Laws, and SEQRA. They will also apply their knowledge of the principles of good planning practice to their assigned projects

March 16, 2020

Professional Planning Consulting Services - RFP 2020-001

7. Advise, assist and coordinate with the Planning Board, Zoning Board of Appeals, Town Board, Town Engineer, Attorney and/or Town officials in matters dealing with State laws or ordinances, procedures or practices relating to planning, zoning and development.
8. Prepare Town Ordinance Text Amendments as requested.
9. Be available for routine questions from the public regarding planning or procedural issues.
10. Work with the Planning Board and Town Boards on periodic reviews of the comprehensive plan update and code revisions.
11. Provide specialized planning services as requested. (i.e. Parks and Recreation, etc.)
12. Provide regular office hours in Town Hall to conduct pre-submission meetings with applicants and to coordinate directly with Town staff.

The RFP required that proposers provide a total cost with a proposed budget for the work.

Proposals were received by the Engineering office on February 21, 2020 and four (4) firms submitted. Two firms Hardesty and Hanover (H&H) and Cleary Consulting (Cleary) provided lump sum costs within 16% of each other for 2021. Two (2) were considered to be un-responsive to the RFP - Kellard and Sessions (K&S) and Nelson Pope and Voorhis (NPV) as they did not provide pricing for all services and provided either time and material (K&S) or a combination of retainer and time and material (NPV) A copy of the RFP evaluation form is attached

The Town Board at their March 11, 2020 meeting requested that total costs for the work outlined in the RFP be obtained from both NPV and K&S. Both firms provided a response to the request as provided in the attached. A more detailed analysis of the proposals is as follows:

Both H&H and Cleary initially provided a lump sum for the services and NPV provide a lump sum per the March 11, 2020 as follows:

	Cleary	NPV	H&H
Remainder of 2020	\$45,000.00	\$45,000.00	\$70,000.00
2021	\$60,000.00	\$60,000.00	\$70,000.00
2022	\$60,000.00	\$60,000.00	\$70,000.00
2023	\$60,000.00	\$60,000.00	\$70,000.00
Average Rating	99.0	97.0	87.4

K&S did not provide an estimate for this work and provided the following explanation:

“While we are appreciative of the Town Board’s request for additional information regarding our costs, we cannot provide a lump sum figure for all planning related services without some limitations or qualifiers as there are just too many unknowns such as the number, type and complexity of projects to be reviewed, extent of local laws and code amendments to be prepared, etc. Not knowing what lays ahead makes determining total costs difficult. Also, having pulled your memo to the Town Board from the Town’s website, which includes costs from the four (4) consultants that responded, we feel it would be unfair to the other firms involved if we presented our costs at this time.”

Based on our evaluation of relative costs and proposed scope of work we recommend that the Contract be awarded to Cleary Consulting as the most responsive firm to the Town's needs for this project.

We have advised the Comptroller’s office of this expenditure and per the attached there are sufficient funds in budget for this work as described.