

Babel

**THE BABEL FAMILY OF BUSINESSES
WISHES YOU A WONDERFUL 2017**



- **Babel Realty**
- **Creditor Violations and Bankruptcy**
- **Real Estate Law, Wills & Estate and More**
- **Personal Injury**
- **Life Insurance**
- **Babel Tutoring Center**



Dear Valued Customers and Neighbors,

I wish you and your family a happy, safe and prosperous 2017. In that spirit, I would like to share with you the continuing and expanding efforts of the Babel family of businesses, which provide unsurpassed professional services to our local community.

Many of you know me as a bankruptcy attorney and have engaged my firm to assist you in your financial struggles. Some of you have needed me for legal representation when it came time to purchase or sell your house, co-op, or condo. Still others know me for holding creditors' feet to the fire when they violated your rights. In collaboration with an outstanding and experienced attorney, Alan S. Friedman, I may have served you if you have endured personal injuries and required legal assistance.

More recently, some of you know me through Babel Realty. Under the leadership of my son, Kyle Babel, we have embarked on a journey to make real estate dreams come true for our clients. We can guide you through the purchase or sale of a primary residence or an investment property, under the able direction of my partner Jeannine Padula Goche. You also may be familiar with me thanks to Babel Tutoring Center, which for many years has enhanced the education of students in our community.

Regardless of how you've come to know me or which of our many services you may be in need of, one thing remains constant: My associates and I are all about serving you with a caring and professional approach. We always have and will continue to work hard for your best interests.

We invite you to review this newsletter and see all we have to offer. Then give us a call—we provide a free consultation for any of our services. My colleagues and I look forward to continuing to be of professional assistance.

Sincerely yours,

David J. Babel

GET TO KNOW US

David J. Babel Attorney & Principal Licensed Real Estate Broker

David J. Babel is a graduate of Pace University School of Law and also has advanced degrees in education, media and counseling. The David J. Babel, Esq., P.C., law office has served more than 10,000 clients during a 28-year period.

Kyle Babel Licensed Real Estate Salesperson

Kyle Babel graduated from Drexel University with a double major in entrepreneurship and marketing. He now heads Babel Realty and is responsible for client relations and the day-to-day operation of the business.

Follow Us On YouTube

Check out Kyle's commercial, being aired on Cablevision, along with other presentations accessible on YouTube. Go to youtube.com and search for Babel Realty.

2 Convenient Locations

Babel Realty Inc.
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Bronx, NY 10469
718.881.7964

Babel Realty Inc.
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Eastchester, NY 10709
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Babel

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BABEL REALTY

UNSURPASSED CUSTOMER SERVICE AND DECADES OF LEGAL EXPERTISE



As a boutique real estate firm and family-owned business, we place our focus on providing excellent, individualized customer service. We understand that buying or selling a home is a major life event. With our professional yet personal approach, we can alleviate much of the stress and uncertainty from this major transaction.

Kyle, who leads our real estate effort, values the satisfaction of our clients above all other considerations. That's why he spends considerable time assessing the particular needs and concerns of each client. Communication is paramount, and Kyle will make sure that you always know what's going on with your property. Having graduated from Drexel University with a double major in marketing and entrepreneurship, Kyle provides clients with special-

ized marketing plans that can help sell homes faster and for higher prices.

David J. Babel has been practicing real estate law for more than 28 years (see page 5), so you get the unique benefit of both our sales and legal expertise.

Selling? We're ready to help you sell your home quickly for the best possible price. We will conduct a free market analysis, which includes an estimate of your home's current value, a list of nearby properties that have recently sold, and a list of similar properties that are currently on the market.

Looking to buy? With more than 28 years of experience in the Bronx and Westchester real estate markets, we know the area well and will leave no stone unturned to find what you're looking for.

RECENTLY SOLD BY BABEL REALTY



2578 Flint Avenue: Sold 1/21/16 for \$415,000.



1355 E. 224th Street: Sold 1/25/16 for \$590,000 (above listing).



1024 Longfellow Avenue: Sold 5/13/16 for \$525,000.



2941 Gunther Avenue: Sold 10/31/16 for \$420,000 (above listing).

WHAT OUR CLIENTS ARE SAYING

"Kyle is compassionate, trustworthy and experienced. He cares, and learns about you on a personal level. It went beyond just getting rid of the piece of property, so he made me comfortable. I would say that in addition to being one of a kind, he fostered the best experience I've ever had in any business transaction. He's the best!" – R.L.



REAL ESTATE LAW, WILLS & ESTATE, AND MORE

MORE THAN A HALF-CENTURY OF LEGAL EXPERIENCE AT YOUR SERVICE

When it comes to real estate law and related matters, we zealously protect your rights from contract to close. Our motto is "Your concerns are our concerns." With more than 50 years of combined legal experience, David J. Babel and Jeannine Padula Goche have served the needs of thousands of clients in the Bronx and Westchester County.

OUR PRACTICE INCLUDES:

Residential Real Estate (including houses, co-ops, and condos). This high-value investment demands an experienced real estate attorney to protect your interests at every phase of the process. Real estate law is extremely complex and requires a sophisticated knowledge and

understanding of the "fine print." To avoid a potential legal nightmare, it's imperative that you contact a competent attorney before you sign anything.

Wills, estate and probate. It's absolutely necessary for you to have a legal will. If you die "intestate" (without a will), your property will be distributed, not in a manner of your choosing, but in accordance with state laws.

Uncontested matrimonial matters. Domestic issues are serious matters. For you and your family's sake, you will need an experienced attorney to advise you regarding issues such as:

- property distribution
- custody of the children
- financial support

WHAT OUR CLIENTS ARE SAYING

Thank you so much for everything you did for me. The light ahead seems brighter thanks to your amazing skills and care. Thank you again. – D.P.

TO LEARN MORE Visit us online at www.babelslawwestchester.com, or call 718.881.7964.

CREDITOR VIOLATIONS AND BANKRUPTCY

EXPERIENCED ATTORNEYS WHO VIGOROUSLY PROTECT YOUR RIGHTS

If you're suffering the indignities of collection letters or telephone harassment by creditors, we're here to help. Did you know that creditors are bound to the Fair Debt Collection and Practices Act? This legislation prohibits many types of improper actions such as harassing or threatening communication, contacting of family or friends, and many others.

In partnership with a law firm that specializes in this field, we protect your rights so that creditors don't violate them. We've been quite successful in this respect, gaining

monetary compensation for our clients. Creditors must be held accountable, and we can put an end to this intolerable situation for you.

This past year we received thousands of dollars of financial compensation for our clients.

Regarding bankruptcy, our attorneys will navigate this worrisome process and get you safely to the other side with the best possible options. We help people wipe out or manage their debt. The process is much less stressful with us alongside you!

WHAT OUR CLIENTS ARE SAYING

From the first meeting with Mr. Babel, he made me feel at ease with the whole procedure of filing for bankruptcy. He was very patient answering all my questions. He also stopped the debt collectors from calling my home, which was greatly appreciated. His kindness and professionalism will never be forgotten as this was a most difficult time in my life. Thanks to Mr. Babel and his staff I now have a fresh start. – E.P.



KNOW YOUR OPTIONS Find out more about bankruptcy by visiting www.bronxwestchesterbankruptcylawyer.com.

PERSONAL INJURY

PROTECTING YOUR RIGHTS WITH MAXIMUM COMPENSATION

Spearheading our personal injury division is Alan S. Friedman, Esq. He has dedicated the past 27 years of his practice to protecting people like you and getting them just compensation for their damages.

Whether you've been injured by a fall, a work-related incident, or any type of accident or injury, he will assume primary responsibility for your case and defend your rights.

These are just a few of the types of clients who have been compensated thanks to our legal expertise:

- * \$3,100,000 from a vendor for a 21-year-old student who suffered a head injury after being struck by a car
- * \$2,500,000 for a construction worker who sustained a back injury after falling from a scaffold
- * \$750,000 for a woman who fell on the sidewalk and sustained a hip injury
- * \$450,000 for a tenant who suffered a wrist injury due to a defective door

FOR MORE INFORMATION Please call **718.881.7964**.



LIFE INSURANCE

PROTECTING YOU AND YOUR FAMILY IN ALL STAGES OF LIFE

Expanding our services to meet your needs, David J. Babel, Esq., P.C., is proud to offer the products of New York Life Insurance Company, including:

- Term life
- Whole life insurance
- Annuities
- Mutual funds
- Long-term care insurance

For over 170 years, New York Life, America's largest mutual insurance company, and its subsidiaries have helped to ensure the financial wellbeing of families and communities. It maintains the highest ratings for financial strength currently awarded to any life insurer.



INSURANCE PERSONALIZED TO YOUR NEEDS

Call us to arrange a complimentary office or home consultation at **718.881.7964**.

BABEL TUTORING CENTER

DEDICATED, CARING TEACHERS TO GUIDE YOUNG MINDS

At Babel Tutoring Center, we're a small group of dedicated, licensed, certified, and caring teachers with many years of experience in the classroom. We provide exclusive one-on-one, intensive instruction. We do not provide group instruction of any kind—and that's one key to our success.

We carefully evaluate the strengths and weaknesses of each child to formulate a specific, individually tailored program. Our goal is for the student to reach his or her absolute potential, so we not only teach the nuts-and-bolts academic fundamentals but we coach students in how to realize their ambitions and dreams. Many have returned later in life to share their stories of overcoming life obstacles thanks to lessons learned with us. Nothing is more gratifying to us!

While we excel at helping children of all kinds, we specialize in working with children who have learning challenges and behavioral issues.

Before embarking on a successful career as an attorney, David Babel started out as a teacher/administrator. The Babel Tutoring Center is run with the same dedication with which we offer our other services. The staff's commitment to excellence has led to a proven track record of success.

We offer a free, no-obligation diagnostic assessment in the following areas: word recognition, vocabulary, comprehension, phonics, math computation, math concepts and math problem solving.

Please ask us for references: Our professional and parental testimonials reflect years of quality academic instruction in a therapeutic environment.

QUESTIONS ABOUT LEARNING?

Call us if you have questions about our complimentary assessment:
718.881.7964

GET TO KNOW US Learn more about
Babel Tutoring Center at www.bronxwestchestertutoring.com



REAL ESTATE
CREDITOR
VIOLATIONS AND
BANKRUPTCY
REAL ESTATE LAW,
WILLS & ESTATE
PERSONAL INJURY
LIFE INSURANCE
TUTORING CENTER

BABEL FAMILY OF BUSINESSES

PROFESSIONAL SERVICES YOU CAN TRUST



For expert legal, real estate, and business advice, turn to the Babel family of professional services. Trusted in communities throughout the Bronx and Westchester for 28 years, we can help you with real estate, personal injury, creditor violations and bankruptcy, real estate law, wills and estate, life insurance and individualized tutoring. Call us today for more information about any of our offerings. We look forward to working with you!

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