Belmont Park

Race 2 — 11/21/2026

Class: Allowance $105,000 (N1X, NY-bred)

Distance: 1 1/16 Miles (8.5f)

Surface: Turf

Purse: $105,000

Starters: 7

Post Time: 12:10 ET

ALLOWANCE. Purse $105,000 FOR FILLIES AND MARES THREE YEARS OLD AND UPWARD FOALED IN NEW YORK STATE AND APPROVED BY THE NEW YORK STATE-BRED REGISTRY WHICH HAVE NEVER WON $22,000 OTHER THAN MAIDEN, CLAIMING, OR STARTER OR WHICH HAVE NEVER WON TWO RACES. Three Year Olds, 123 lbs.; Older, 126 lbs. Non-winners Of A Race In 2026 Allowed 2 lbs. (If the Stewards consider it inadvisable to run this race on the turf course, this race will be run at One Mile and One Sixteenth on the Tapeta Track.) (Rail at 36 feet).

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COMPREHENSIVE HANDICAPPING REPORT (CHR)

Belmont Park R2
Saturday, November 21, 2026 | 1 1/16 Miles Turf | Fillies & Mares 3YO+, NY-bred | Allowance N1X

Field note: No horse in the field has run in a graded stakes; the report's "graded stakes" claims for Roagna and Lifeisbutadream are wrong. **Factory Setting** is a stalker, not the pacesetter. **Lyn's Legacy**, the 9-5 favorite, won her maiden race on the **Tapeta** (not dirt) and is 0 for 2 on turf; if the race comes off the turf it goes to her surface. **Velocity Girl** has **blinkers off**. Roagna is off 78 days and Lyn's Legacy 62.

Report Section 1: Pace Analysis

True Front Runners

No clear speed. **Roagna** (Post 4) — Led to the stretch in a 1-mile turf claimer on 6/18 and was 3rd early on 9/4. **Velocity Girl** (Post 6) — 3rd early on 10/31; won her maiden race wire-to-wire on dirt.

Stalkers / Pressers

Lyn's Legacy (Post 1) — 4th early in all three starts. **Factory Setting** (Post 5) — 5th to 6th early in her last three turf starts (not on the lead). **Morning Prayer** (Post 7) — Mid-pack early.

Closers

Considerate City (Post 3) — 6th to 10th early. **Lifeisbutadream** (Post 2) — 4th to 5th early, rallied to win at Finger Lakes.

Pace Scenario Projection

MODEL PREDICTS: **MODERATE** early pace—projected :23 4/5 opening quarter (garbled fraction defaults to 4/5), :48 2/5 half-mile, inside the MODERATE band for 1 1/16 miles on turf. With no true speed, Roagna or Velocity Girl may be left alone up front.

Report Section 2: Win Probability Matrix

Post	Horse	ML Odds	Model Win %	Implied ML %	Edge
1	Lyn's Legacy	9-5	12%	35.7%	-23.7%
2	Lifeisbutadream	15-1	15%	6.3%	**+8.7%**
3	Considerate City	9-2	5%	18.2%	-13.2%
4	Roagna	5-1	20%	16.7%	**+3.3%**
5	Factory Setting	2-1	35%	33.3%	**+1.7%**
6	Velocity Girl	30-1	3%	3.2%	-0.2%
7	Morning Prayer	6-1	10%	14.3%	-4.3%





Post	Horse	ML Odds	Model Win %	Implied ML %	Edge
	TOTAL		**100%**	**127.7%**	

Implied ML % is the raw morning-line conversion (the report's column was scaled). **FADE: Lyn's Legacy, the 9-5 favorite**—35.7% implied vs 12% model, –**23.7%**. **Considerate City** (9-2) is also overbet at –**13.2%**. Overlays: **Lifeisbutadream +8.7%**, **Roagna +3.3%** and **Factory Setting +1.7%**. Velocity Girl is –0.2% (not +0.5%).

Report Section 3: Contender Analysis

Tier 1 — Primary Contenders (★★)

Factory Setting (Post 5) — Model Win %: 35%

PTW Profile: **The model's top horse.** A 3-year-old filly, 1 win in 8: a turf maiden race at Saratoga at 1 1/16 miles on 7/19. 2nd by a quarter length as the favorite in this same condition here on 10/4 after being 6th early; 3rd, beaten 2, as the favorite in it at Saratoga on 9/3. On turf she is 1-1-2 in 4 starts. No stakes starts (today is not a class drop). Chad Brown is 37 for 154 at the meet; Flavien Prat rides.

Concerns: Beaten as the favorite at this level twice. At 2-1 (33.3% implied), +1.7%.

Roagna (Post 4) — Model Win %: 20%

PTW Profile: A 6-year-old mare, 2 wins in 15, all on turf. Won a $35,000 claimer at Saratoga by a head on 7/19; 2nd for $30,000 on 6/18 after leading; **4th, beaten 1**, in a starter allowance at Saratoga on 9/4 after taking the lead at the 3/16 (not a win, and not three straight 2nds). **Off 78 days.** No stakes starts; she moves up from claiming and starter races. Harold James Bond is 0 for 14 at the meet; Eric Zayas rides.

Concerns: Class rise; layoff. At 5-1 (16.7% implied), +3.3%.

Lifeisbutadream (Post 2) — Model Win %: 15%

PTW Profile: A 3-year-old filly, 4 wins in 11, **all at Finger Lakes**, most recently a restricted allowance (N1R) by 2 on 9/30 at 9-10. Her only turf start was a 4th, beaten 5 1/2, at 30-1 in the NYSS Liberty (a state-bred stakes, not graded) at Saratoga on 8/19; 4th in the NY Oaks at Finger Lakes. M. Anthony Ferraro is 0 for 9 at the meet and 6% on turf; Kendrick Carmouche rides.

Concerns: Big class rise from Finger Lakes; one turf start. At 15-1 (6.3% implied), +8.7%, the biggest edge in the race.

Tier 2 — Secondary Contenders (★)

Lyn's Legacy (Post 1) — Model Win %: 12% — **FADE**

PTW Profile: **The 9-5 favorite.** A 3-year-old filly, 1 win in 3. Won a $150,000 maiden race by a length on the **Tapeta** here on 9/20 (not dirt). **0 for 2 on turf** (not a turf winner): 2nd by a nose at Saratoga on 8/2 and placed 2nd through a disqualification on 7/4. First start against winners; off 62 days. Miguel Clement is 15 for 88 at the meet; Manny Franco rides.

Concerns: No turf win. At 9-5 (35.7% implied), –23.7%.





Morning Prayer (6-1) — 1 win in 8 (placed first through a disqualification at Saratoga on 7/4). 2nd, beaten 2 1/4, in the NYSS Liberty at Saratoga; last two starts were 6th, beaten 5 1/4, in Factory Setting's race on 10/4 and 8th, beaten 3 1/4, on 10/31 (not a 2nd and a 3rd). Tom Morley is 11 for 50 at the meet. –4.3%. **Considerate City** (9-2) — 1 win in 11, all on turf, mostly routes (her win came through a disqualification). 2nd in the Suzi O'Cain Stakes; 3rd, beaten 2 3/4, behind Factory Setting on 10/4; 8th, beaten 9 3/4, at 58-1 in the Ticonderoga on 10/24. She has worn blinkers throughout (no change). James Ferraro is 1 for 37 at the meet. –13.2%. **Velocity Girl** (30-1) — 1 win in 11 (a Laurel maiden race on dirt by 10 1/4). 9th, beaten 4 1/2, on the turf on 10/31; 8th, beaten 20 3/4, on dirt on 9/24. **Blinkers off.** Vincent Cheminaud is 3 for 12 at the meet (not 1 for 12). –0.2%.

Pedigree, workout and trainer-ROI claims removed throughout.

Report Section 4: MPH Analysis + Sustained Speed Ratings

PTW Proprietary Speed Rankings

Horse	Opening Speed	Sustained Speed	Deceleration Profile
Factory Setting	STRONG	STRONG	Moderate — 2nd by 1/4 on 10/4
Roagna	STRONG	STRONG	Moderate — led 3/16, 4th by 1 on 9/4
Lifeisbutadream	VULNERABLE	STRONG	Moderate — rallied to win 9/30
Lyn's Legacy	STRONG	STRONG	Moderate — rallied to win 9/20
Morning Prayer	STRONG	VULNERABLE	High — 8th by 3 1/4 on 10/31
Considerate City	VULNERABLE	STRONG	Moderate — 3rd by 2 3/4 on 10/4
Velocity Girl	STRONG	VULNERABLE	High — 9th by 4 1/2 on 10/31

Critical MPH Insight

Roagna is changed from ELITE/ELITE to STRONG/STRONG: she was caught after making the lead last out. **Factory Setting** is a stalker (opening changed from ELITE to STRONG). **Lifeisbutadream** is a late runner who wins from off the pace (opening VULNERABLE, sustained STRONG; the report had them reversed). **Considerate City** closed for 3rd at this level (sustained changed to STRONG). **Morning Prayer** has faded in her last two (sustained changed to VULNERABLE).

Report Section 5: Improvement & Regression Candidates

Likely to Improve

Factory Setting — Third try at this level after a 2nd by a quarter length.

Lifeisbutadream — In form, though stepping up sharply in class and onto turf.

Bounce / Regression Risks





Lyn's Legacy — Off 62 days; first start against winners; 0 for 2 on turf.

Roagna — Off 78 days; up from claiming company.

Morning Prayer — Faded in her last two.

Report Section 6: Suggested Bets

WIN BET: FACTORY SETTING — Confidence 3/10 — Target odds: 2-1 or better

Model projects 35% win probability, the highest in the field, at 2-1 (33.3% implied): +1.7%.

VALUE PLAY: ROAGNA — Confidence 2/10 — Target odds: 4-1 or better

Model projects 20% at 5-1 (16.7% implied): +3.3%, the best overlay under 10-1.

SECOND PLAY: MORNING PRAYER — Confidence 2/10 — Target odds: 9-1 or better

Model projects 10% at 6-1 (14.3% implied): –4.3%. (Roagna and Lifeisbutadream are already played and Lyn's Legacy is the fade.)

LONGSHOT PLAY: LIFEISBUTADREAM — Confidence 2/10 — Target odds: 6-1 or better

Model projects 15% at 15-1 (6.3% implied): +8.7%, the biggest edge in the race. (The report listed her as the value play; at 15-1 she is a longshot.)

Multi-Race Sequences: Pick 3 / Pick 4 / Pick 5 / Pick 6 — Top 3

A: Factory Setting — 35%
B: Roagna — 20%
C: Lifeisbutadream — 15%

Combined Projected Probability: 70%

Report Section 7: Confidence Rating

★★ (2 of 5 stars)

Lyn's Legacy is badly overbet at 9-5 as a maiden winner on Tapeta with no turf win. **Factory Setting** has run well twice at this level and is a slight overlay at 2-1. If the race comes off the turf, Lyn's Legacy moves to her winning surface.

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Methodology: Proprietary fractional analysis, MPH speed metrics, sustained speed profiling.





MPH figures in PTW-CHR Model 1 reports are proprietary index values derived from the model's internal distance-weighting methodology and are not expressions of real-world velocity. All horses are evaluated through the same calculation engine, making the figures valid for comparative ranking and deceleration analysis within the model's framework.

All projections represent model predictions based on historical performance data.

Methodology is proprietary and confidential. Reproduction of this analysis without authorization is prohibited.

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