

**MINUTES OF THE 476th BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
SPECIAL TELECONFERENCE**

September 17, 2020

- MEMBERS:
- * Robert Long (representing Lt. Governor Sheila Y. Oliver, Commissioner, DCA)
 - ** Aimee Manocchio Nason, Deputy Attorney General, (representing Gurbir S. Grewal, Attorney General)
 - *** Robert Shaughnessy, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)
 - **** Paulette Sibblies -Flagg, Administrator of Accreditation, Department of Banking and Insurance (representing Marlene Caride, Commissioner, Department of Banking and Insurance)
 - ***** Sarah Adelman, Deputy Commissioner (representing Carole Johnson, Commissioner, Department of Human Services)

Stanley Weeks
Zenon Christodoulou

HMFA STAFF
PRESENT:

Charles A Richman, Executive Director
Deb Urban, Chief of Legal and Regulatory Affairs
Katherine Brennan, Chief of Staff
Laura Shea, Chief of Programs
John Murray, Chief Financial Officer
Jeanette Nieves, Executive Board Secretary
Tanya Hudson -Murray - Managing Director of Multifamily Programs
Joseph Heath, Director of Capital Markets
Catherine Bernard, Assistant Director of MF Program Funding
Darryl Applegate, Director of Regulatory Affairs
Katone Glover, Assistant Director of Servicing
Laura Shields, Administrator of Multifamily/Supported Housing and Lending
Jennifer Linett, Director of Loan Closings

OTHERS
PRESENT:

George Loeser, Deputy Attorney General, Attorney General's Office
Kavin Mistry, Deputy Director, Division of Law
Craig Ambrose, Assistant Counsel, Governor's Authority Unit

MEMBERS
OF THE PUBLIC

Vikram Shah, Barclay
Damian Bush, Barclay
Bob Guarasci, NJCDC, Public

- * Letter of February 20, 2018 designating Robert Long to represent Lt. Governor Sheila Y. Oliver, Commissioner
- ** Letter of December 4, 2018 designating Aimee Manocchio Nason to represent Gurbir S. Grewal, Attorney General
- *** Letter of January 19, 2018 designating Robert Shaughnessy to represent the Acting State Treasurer, Elizabeth Maher Muoio
- **** Letter of January 17, 2020 designating Paulette Sibblies – Flagg to represent Marlene Caride, Commissioner, Department of Banking and Insurance
- ***** Letter of May 17, 2019, designating Sarah Adelman to represent, Carole Johnson, Commissioner, Department of Human Services

NOTICE OF PUBLIC MEETING

The New Jersey Housing and Mortgage Finance Agency gave notice of the time, place and date of this meeting by electronic mail, regular mail and hand delivery on September 11, 2020 to the Secretary of State of New Jersey, The Star Ledger, The Times, and the Courier Post, and by posting the notice at the office of the Agency in Trenton, New Jersey. Pursuant to the New Jersey Open Public Meetings Act, a resolution must be passed by the New Jersey Housing and Mortgage Finance Agency in order to hold a session from which the public is excluded.

RATIFICATION OF ITEMS

RATIFICATION OF THE APPROVAL OF THE PUBLIC SESSION MINUTES OF THE AUGUST 6, 2020 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Shaughnessy moved and Aimee Manocchio- Nason seconded.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

RATIFICATION OF THE APPROVAL TO PURSUE REMEDIES RELATING TO A SALE PRICE REBATE AGREEMENT AND THE AGENCY’S PARKING LOT – ITEM 1B.

Robert Shaughnessy moved and Stanley Weeks seconded.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

SINGLE FAMILY

Katone Glover, Assistant Director of Servicing, will present the Single Family item

APPROVAL OF THE REPLACEMENT OF BNY MELLON AS DOCUMENT CUSTODIAN - ITEM 2A

Aimee Manocchio-Nason moved and Zenon Christodoulou seconded. 1. Authorization to contract with U.S. Bank to perform document custodian services for New Jersey Housing and Mortgage Finance Agency’s (the “Agency”) Single Family Ginnie Mae, Fannie Mae and other loan programs (as needed). 2. Authorization for the Executive Director, Chief Financial Officer or Chief of Legal and Regulatory Affairs to execute and deliver the necessary documents, in consultation with the Attorney General’s Office.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

SUPPORTIVE HOUSING

HMFA #03471 – VAIL PLACE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT -ITEM 3A

Sarah Adelman moved and Robert Shaughnessy seconded. 1. Approval of a subsidy mortgage commitment for an estimated \$562,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Vail Place Supportive Housing, HMFA #03471 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #03472– LOCUST STREET SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT -ITEM 3B

Stanley Weeks moved and Zenon Christodoulou seconded. Approval of a subsidy mortgage commitment for an estimated \$500,000 in construction and permanent financing from the Special Needs Housing Subsidy Loan Program (“SNHSLP”) for a project known as Locust Street Supportive Housing, HMFA #03472 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

MULTI FAMILY –FOUR PERCENT TAX CREDIT

Tanya Hudson- Murray, Managing Director of Multifamily Programs, will present the Multi Family items

HMFA #03525– PRINCETON SENIOR LIVING – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A

Paulette Sibblies – Flagg moved and Aimee Manocchio-Nason seconded. 1 Approval of a “Declaration of Intent” stating the intention of the Agency, subject to the availability of volume cap, to issue tax- exempt bonds in an estimated amount not to exceed \$10,995,000 in permanent financing for a project known as Princeton Senior Living, HMFA #03525 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of

the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason
Nay – None
Abstained- None

HMFA #03438– HINCHLIFFE RESIDENTIAL – APPROVAL OF A MORTGAGE FINANCING COMMITMENT -ITEM 4B

Stanley Weeks moved and Robert Shaughnessy seconded. 1 Approval of a mortgage commitment for an estimated \$14,740,000 in construction and permanent financing from the Agency Revenue Bond Financing Program for a project known as Hinchliffe Residential, HMFA #03438 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage loan commitment for an estimated \$2,007,000 in construction and permanent financing from the Multifamily Rental Housing Production Fund (“MRHPF”) for the Project, upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason
Nay – None
Abstained- None

MULTI FAMILY –FOUR PERCENT TAX CREDIT-CONDUIT

HMFA #03349– OAHs NETHERWOODS VILLAGE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT -ITEM 5A

Aimee Manocchio Nason moved and Zenon Christodoulou seconded. 1. Approval of a mortgage commitment in construction and permanent financing for an estimated amount of \$14,350,000 from the Conduit Bond Program for a project known as OAHs Netherwoods Village, HMFA #03349 (the “Project”). The mortgage commitment is subject to the terms and conditions set forth in the RFA.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason
Nay – None
Abstained- None

MULTI FAMILY –NINE PERCENT TAX CREDIT

HMFA #03405– THE APARTMENTS AT WARREN – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT -ITEM 6A

Sarah Adelman moved and Stanley Weeks seconded. 1. Approval of a mortgage recommitment for an estimated \$7,973,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Apartments at Warren, HMFA #03405 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage loan recommitment for an estimated \$225,000 in permanent

financing from the Money Follows the Person Housing Partnership Fund (“MFPHPP”) as a loan for the project, upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #03400– THE PLACE AT SAYERVILLE – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT -ITEM 6B

Zenon Christodoulou moved and Paulette Sibblies-Flagg seconded. 1. Approval of a mortgage recommitment for an estimated \$7,448,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as The Place at Sayreville, HMFA #03400 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

DELINQUENT ASSETS

John Murray, Chief Operating Officer, will present the Delinquent Asset items

HMFA #2325– 450 OCEAN AVENUE – APPROVAL OF A DECLARATION OF DEFAULT – ITEM 7A

Robert Shaughnessy moved and Aimee Manocchio Nason seconded. 1. Approval of a Declaration of Default with respect to RAV Group, LLC, (referred to herein as “Borrower” and “Owner”), with regard to 450 Ocean Avenue (HMFA #2325) (the “Project”). 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs, or the Chief of Staff to execute any and all documents, including such notices and other documents as may be determined, in consultation with the Attorney General’s Office, necessary or desirable to effectuate a Declaration of Default, including issuance of a Notice of Default to the Borrower and Owner in accordance with the Loan Documents (as defined below). 3. Authorization for the Executive Director, in consultation with the Attorney General’s Office, to institute a foreclosure action against the Borrower and Owner and to take any and all legal and equitable actions, including, but not limited to, filing a foreclosure complaint to foreclose upon the mortgage lien, accepting a deed in lieu of foreclosure, and to exercise any and all remedies as set forth in the Loan Documents, with respect to the Project. 4. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs, or the Chief of Staff to negotiate and execute a workout plan settlement agreement (the “Workout Plan”) with RAV Group, LLC, its members and any guarantors upon such terms as Agency staff may deem appropriate, to satisfy its obligations under the Loan Documents.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #29–ROWAN TOWERS – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 7B

Aimee Manocchio Nason moved and Robert Shaughnessy seconded. 1. Approval of a mortgage modification for a project known as Rowan Towers #29 (the “Project”), upon the terms and conditions set forth below. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs or the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #1481 –ASBURY TOWERS – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 7C

Stanley Weeks moved and Paulette Sibblies – Flagg seconded. 1. Approval of a mortgage modification for a project known as Asbury Towers #1481 (the “Project”), upon the terms and conditions set forth below. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs or the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #2101 –ACORN STRAIGHT APARTMENTS – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 7D

Paulette Sibblies-Flagg moved and Aimee Manocchio-Nason seconded. 1. Approval of a mortgage modification for a project known as Acorn Straight Apartments #2101 (the “Project”), upon the terms and conditions set forth below. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs or the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #3097 –THE PIERRE BUILDING – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 7E

Paulette Sibblies-Flagg moved and Zenon Christodoulou seconded. 1. Approval of a mortgage modification for a project known as The Pierre Building #3097 (the “Project”), upon the terms and conditions set forth below. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and

Regulatory Affairs, the Chief of Multifamily Programs or the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

REGULATORY AFFAIRS

Darryl Applegate, Director of Regulatory Affairs, will present the Regulatory Affair items

HMFA #806– CORINTHIAN TOWERS – APPROVAL OF THE SALE OF PROJECT– ITEM 8A

Paulette Sibblies – Flagg moved and Stanley Weeks seconded. 1. Board approval of the transfer of ownership of Corinthian Towers, HMFA #806 from Mod. Rehab. Housing Associates I, to Corinthian Towers Preservation, LLC. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs and the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #914– LINCOLN PARK TOWERS – APPROVAL OF THE SALE OF PROJECT– ITEM 8B

Robert Shaughnessy moved and Sarah Adelman seconded. 1. Board approval of the transfer of ownership of the Lincoln Park Towers project, HMFA #914 from Lincoln Park Towers Urban Renewal, L.P. to HVPF Lincoln Park Towers Urban Renewal LLC. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs and the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #2593 –MONTGOMERY HEIGHTS II– APPROVAL TO TRANSFER OWNERSHIP WITH THE MANAGING MEMBER OF THE SPONSOR – ITEM 8C

Paulette Sibblies Flagg moved and Stanley Weeks seconded. 1. Board approval of the transfer of the ownership interest held by One Real Estate Development, LLC in Uni-Penn NJ, LLC, the managing member of the owner of Montgomery Heights Phase II, to Pennrose Properties, LLC. 2. Authorization for the Executive Director, the Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of

Multifamily Programs and the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

CAPITAL MARKETS

Catherine Bernard, Assistant Director of MF Program Funding, will present this Capital Market item

HMFA #03434 –BERGENVIEW APARTMENTS– APPROVAL OF CONDUIT BOND DOCUMENTS – ITEM 9A

Robert Shaughnessy moved and Zenon Christodoulou seconded. 1. Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Notes (Bergenvue Apartments), in an aggregate principal amount not to exceed \$22,297,000; and for the authorization and approval of a forward lending agreement and other related documents in connection with the contemplated issuance, and Authorizing Other Matters in Connection Therewith (the “Resolution”). 2. Approval of a modification and supplement to the conduit mortgage commitment dated August 6, 2020, for a project known as Bergenvue Apartments, HMFA #03434 (the “Project”). In order to enable the Borrower to have the benefit of two 6-month extensions of the Forward Commitment Maturity Date that are available to the Borrower under the Freddie Mac loan documents, the Agency wishes to modify and supplement the Commitment.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

HMFA #02914 –GREAT FALLS (CONDUIT) – APPROVAL OF AMENDMENTS TO THE CONDUIT BOND AGREEMENTS – ITEM 9B

Paulette Sibblies-Flagg moved and Stanley Weeks seconded. Approval of the attached Resolution Amending and Supplementing a Resolution dated December 3, 2013 Authorizing and Directing the Execution and Delivery of Amendments to the Bond Agreement and Related Documents pursuant to the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Bonds (Great Falls Project), Series 2013 M, authorizing other matters in connection therewith (the “Resolution”).

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

OTHER BUSINESS

APPROVAL OF REVISIONS TO THE SMALL LANDLORD EMERGENCY GRANT PROGRAM GUIDELINES – ITEM 10A

Robert Shaughnessy moved and Paulette Sibblies- Flagg seconded. Approval by the New Jersey Housing and Mortgage Finance Agency of revisions to the Small Landlord Emergency Grant Program Guidelines (the “Program Guidelines”) in the form as attached hereto. 2. Authorization for the Executive Director, Chief of Multifamily Programs, Chief Financial Officer and/or the Chief of Legal and Regulatory Affairs to approve any amendments to correct errors in or clarify the revised Program Guidelines, so long as such amendments do not result in a change in policy or implementation of the Program Guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the Program Guidelines from the form in which it is presented at this meeting shall remain subject to Agency Board approval.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None

Presentation – Damian Busch and Vikram Shah

Is there any other business, which the Board would like to discuss at this time?

MOTION TO ADJOURN

Robert Shaughnessy moved and Paulette Sibblies-Flagg seconded a Motion to Adjourn at 10:58 p.m.

Aye – Robert Long, Robert Shaughnessy, Paulette Sibblies-Flagg, Sarah Adelman, Zenon Christodoulou, Stanley Weeks, Aimee Manocchio - Nason

Nay – None

Abstained- None



State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
101 SOUTH BROAD STREET
PO Box 800
TRENTON, NJ 08625-0800
(609) 292-6420

PHILIP D. MURPHY
Governor

Lt. GOVERNOR SHEILA Y. OLIVER
Commissioner

February 20, 2018

Claudia Lovas, Acting Executive Director
NJ Housing and Mortgage Finance Agency
PO Box 18550
Trenton, New Jersey 08625

Dear Acting Executive Director Lovas:

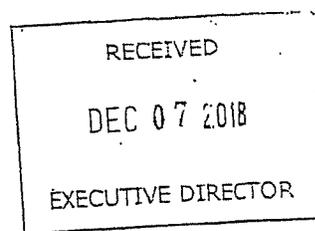
Please accept this letter as formal notification that Deputy Commissioner Robert Long will represent me at the NJHMFA Board Meetings until further notice.

If you have any questions, please do not hesitate to call my office.

Sincerely,

Lt. Governor Sheila Y. Oliver
Commissioner





PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER
Lt. Governor

State of New Jersey
OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
PO Box 080
TRENTON NJ 08625-0080

GURBIR S. GREWAL
Attorney General

December 4, 2018

Sheila Y. Oliver, Lieutenant Governor
Chair
New Jersey Housing and Mortgage Finance Agency
637-South Clinton Avenue
P.O. Box 18550
Trenton, New Jersey 08650-2085

Dear Lieutenant Governor Oliver:

I am writing to appoint my designee to serve on the board of the New Jersey Housing and Mortgage Finance Agency (the "Agency").

I hereby appoint Susan K. Fischer, Assistant Attorney General as my designee to serve on the board of the Agency. AAG Fischer is authorized to represent me in my absence at the meetings of the Agency, to vote in my stead, and to otherwise act on my behalf. In the event of AAG Fischer's absence, Aimee Manocchio Nason, Deputy Attorney General is authorized to represent me in my absence at the meetings of the Agency, to vote in my stead, and to otherwise act on my behalf. In the event of the absence of AAG Fischer and DAG Manocchio Nason, Kavin K. Mistry, Assistant Attorney General & Deputy Director, Division of Law is authorized to represent me in my absence at the meetings of the Agency, to vote in my stead, and to otherwise act on my behalf.

Sincerely,

Gurbir S. Grewal
Attorney General

- c: Michelle L. Miller, Director, Division of Law
Elissa Westbrook Smith, Chief of Staff, Division of Law
Kavin K. Mistry, Deputy Director, Division of Law
Susan K. Fischer, Assistant Attorney General
Aimee Manocchio Nason, Deputy Attorney General
Jonathan Garelick, Deputy Chief of Staff, Office of the Attorney General
Charles Richman, Executive Director, NJHMFA





State of New Jersey
Office of the State Treasurer
PO BOX 002
TRENTON NJ 08625-0002

PHILIP D. MURPHY
Governor
Sheila Y. Oliver
Lt. Governor

Elizabeth Maher Muoio
Acting State Treasurer

January 19, 2018

Claudia Lovas, Acting Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Dear Acting Executive Director Lovas:

I hereby designate Robert Shaughnessy, Department of Treasury to act as my permanent designee at all the meetings of the New Jersey Housing and Mortgage Finance Agency.

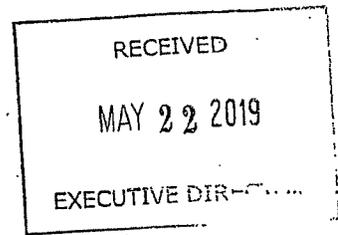
Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Maher Muoio".

Elizabeth Maher Muoio
Acting State Treasurer



State of New Jersey
Department of Human Services
P.O. BOX 700
TRENTON NJ 08625-0700



PHILIP D. MURPHY
Governor

Carole Johnson
Commissioner

Sheila Y. Oliver
Lt. Governor

May 17, 2019

Charles A. Richman
Executive Director
New Jersey Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650-2085

Dear Mr. Richman,

Please be advised that I have designated Sarah Adelman, Deputy Commissioner, to serve as the New Jersey Department of Human Services' representative for the New Jersey Housing and Mortgage Finance Agency Board. Below is her contact information:

Sarah Adelman
Deputy Commissioner
NJ Department of Human Services
PO Box 700
Trenton, NJ 08625-0700
609-292-6090 – office
Sarah.Adelman@dhs.state.nj.us

Elisa Neira, whose contact information you already have, will now serve as a backup.

Please let me know if you have any questions or need further information. Thank you.

Sincerely,

Carole Johnson
Commissioner

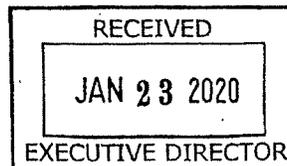
CJ/ik
c: Lt. Governor Sheila Y. Oliver
Jill Shortway Ippolito
Steve Shultz
Sarah Adelman
Elisa Neira
Lynn Kotch



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
PO BOX 325
TRENTON, NJ 08625-0325
TEL (609) 292-7272

PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor



MARLENE CARIDE
Acting Commissioner

January 17, 2020

Charles A Richman, Executive Director
New Jersey Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Re: NJ HMFA Board Meeting Designee

Dear Mr. Richman:

My designee for the New Jersey Housing Mortgage and Finance Agency Board meetings is Paulette Sibblies-Flagg of the Division of Banking.

Ms. Sibblies-Flagg can be reached at paulette.sibblies-flagg@dobi.nj.gov, telephone (609) 940-7347.

Very truly yours,

Marlene Caride
Commissioner

cc: Justin Zimmerman, Chief of Staff
Richard Mumford, Director of Banking
Paulette Sibblies-Flagg, Division of Banking