

**MINUTES OF THE 486th TELECONFERENCE
BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
July 1, 2021**

- MEMBERS:
- * Sean Thompson, Director of Local Planning, DCA (representing Lt. Governor Sheila Y. Oliver, Commissioner, DCA)
 - ** Kavin Mistry, Deputy Director, Division of Law, (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)
 - ***** Elisa Neira (representing Sarah Adelman, Acting Commissioner, Department of Human Services)

Zenon Christodoulou
Dorothy Blakeslee
Stanley Weeks

HMFA STAFF
PRESENT:

Melanie Walter, Executive Director
Laura Shea, Chief of Legal and Regulatory Affairs
Deb Urban, Chief of Programs
John Murray, Chief Financial Officer
Jeanette Nieves, Executive Board Secretary
Tanya Hudson -Murray - Managing Director of Multifamily Programs
Donna Spencer – Assistant Director of Multifamily Programs
Joseph Heath, Director of Capital Markets
Catherine Bernard, Assistant Director of MF Program Funding
Jonathan Sternesky, Manager of Policy and Legislative Affairs
Darryl Applegate, Director of Regulatory Affairs
Sean Palombi, General Services Assistant I
Matthew Gelman, General Services Assistant III
Mary Miller, Director of Operations
Rosy Dafonseca, Multifamily/Supported Housing and Lending Loan Manager
Lori Wysock, Deputy Director of Finance
Theresa Fink, Director of Finance
Jennifer Linett, Director of Loan Closings
Yadira Simmons, Assistant Director of Loan Closings
Teresa White, Manager of Portfolio Control
Stephen Madsen, Research Coordinator
Jordan Moskowitz, Managing Director of Single Family Programs
Natasha Encarnacion, Assistant Director of Programs

Katone Glover, Assistant Director of Servicing
Kimberly Sked, Senior Compliance Officer
Michael Coe, Credit Officer I

OTHERS
PRESENT:

George Loeser, Deputy Attorney General, Attorney General's Office
Janice Venables, Assistant Counsel, Governor's Authority Unit

MEMBERS
OF THE PUBLIC

Gaby Miller, Clifton Larsen Allen, LLP
Valerie W. Haynes, Board President, Princeton Community Village

- * Letter of December 4, 2018 designating Sean Thompson to represent Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA
- ** Letter of December 4, 2018 designating Kavin Mistry to represent Gurbir S. Grewal Attorney General
- *** Letter of January 19, 2018 designating Robert Shaughnessy to represent the 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 April 9, 2021 designating Elisa Neira to represent Sarah Adelman, Acting Commissioner, Department of Human Services

July 1, 2021

Sean Thompson, designee for Lieutenant Governor Sheila Y. Oliver, Commissioner, Department of Community Affairs read the following into the minutes

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 June 25, 2021 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.

I will remind our Board members and any members of the public that may have joined the meeting to please keep your line on mute to eliminate unnecessary background noise. We would like to advise those who have joined us by audio-only that the *6 option on your phone will mute and unmute the call. I will ask the Board members to identify themselves before they speak so that the minutes accurately reflect who is speaking.

ROLL CALL

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE MAY 20, 2021 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Shaughnessy moved and Dorothy Blakslee seconded. 1. Approval of the Public Session Minutes of the May 20, 2021 Teleconference Meeting of the HMFA Board

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- Elisa Neira

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE JUNE 9, 2021 SPECIAL TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1B.

Stanley Weeks moved and Paulette Sibblies-Flagg seconded. 1. Approval of the Public Session Minutes of the June 9, 2021 Special Teleconference Meeting of the HMFA Board

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- Elisa Neira

SINGLE FAMILY

APPROVAL OF REVISIONS TO THE PARTICIPATING LENDERS GUIDE– ITEM 2A.

Zenon Christodoulou moved and Dorothy Blakeslee seconded. 1. Approval of revisions to the New Jersey Housing and Mortgage Finance Agency Mortgage Program Policy and Procedures for Participating Lenders (the “Participating Lender’s Guide”) in the form attached hereto. 2. Authorization is requested for the Executive Director to approve updates to spelling, punctuation, placement of text and adjustments to the order or numbering of sections of these documents, for the purposes of providing clarity or improved organization to the documents.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

APPROVAL TO ENTER INTO CONTRACT WITH WEB BASED APPLICATION SOFTWARE VENDOR – ITEM 2B.

Dorothy Blakeslee moved and Paulette Sibblies – Flagg seconded. 1. Approval for the Executive Director or her designee to enter into a contract with HOTB Software Solutions, LLC for the provision of a web-based portal for statewide intake services for the State’s Homeowner Assistance Fund (“HAF”) programs. 2. Authorization for the Executive Director or her designee to take all actions and to execute and deliver all agreements, certificates, instruments and other documents necessary to enter into the services contract for the creation of a web-based portal for the HAF programs.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

MULTIFAMILY-TAXABLE-TRADITIONAL

HMFA #03408/ SNHTF #00506 – NORTH BERGEN SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT – ITEM 3A.

Robert Shaughnessy moved and Stanley Weeks seconded. 1. Approval of a mortgage recommitment for an estimated \$9,965,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as North Bergen Supportive Housing, HMFA #03408 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage recommitment for an estimated \$1,200,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

HMFA #07723 – APARTMENTS AT FREEHOLD – APPROVAL OF A CONDITIONAL MORTGAGE COMMITMENT – ITEM 3B.

Paulette Sibblies – Flagg moved and Dorothy Blakeslee seconded. 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Programs and Lending Guidelines. 2. Approval of a conditional subsidy mortgage loan commitment from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

HMFA #03400 – THE PLACE AT SAYERVILLE – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 3C.

Dorothy Blakeslee moved and Zenon Christodoulou seconded. 1. Approval of a modification to the mortgage recommitment for a project known as The Place at Sayreville, HMFA #03400 (the “Project”), upon the terms and conditions set forth below.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

MULTIFAMILY-TAX EXEMPT-TRADITIONAL

HMFA #00258 – PRINCETON COMMUNITY VILLAGE– APPROVAL OF A MORTGAGE FINANCING COMMITMENT– ITEM 4A

Robert Shaughnessy moved and Zenon Christodoulou seconded. 1. Approval of a mortgage commitment for an estimated \$10,002,000 in construction and permanent financing from the Agency Revenue Bond Financing Program for a project known as Princeton Community Village, HMFA #00258 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a mortgage modification of the terms of the Strategic Zone Lending Pool (“SZL”) construction and permanent financing from the SZL for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

HMFA #07706 – MONROE VETERANS HOUSING – APPROVAL OF A DECLARATION OF INTENT – ITEM 4B

Stanley Weeks moved and Dorothy Blakeslee 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 \$19,690,000 in construction and permanent financing for a project known as Monroe Veterans Housing, HMFA #07706 (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 – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

MULTIFAMILY-TAX EXEMPT-CONDUIT

HMFA #07714 – OAK PARK APARTMENTS – APPROVAL OF A DECLARATION OF INTENT – ITEM 5A

Zenon Christodoulou moved and Dorothy Blakeslee 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 \$45,840,000 in construction and permanent financing for a project known as Oak Park Apartments, HMFA #07714 (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 – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

HMFA #07713 – MORRISTOWN SENIOR VILLAGE – APPROVAL OF A DECLARATION OF INTENT – ITEM 5B

Paulette Sibblies-Flagg moved and Dorothy Blakeslee 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 \$38,041,000 in construction and permanent financing for a project known as Morristown Senior Village, HMFA #07713 (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 – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Elisa Neira

Nay – None

Abstained- Stanley Weeks

HMFA #07711 – ESSEX PLAZA ONE – APPROVAL OF A DECLARATION OF INTENT– ITEM 5C

Robert Shaughnessy moved and Stanley Weeks 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 \$84,600,000 in construction and permanent financing for a project known as Essex Plaza One, HMFA #07711 (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 – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

CAPITAL MARKETS

HMFA #3069 – PARAGON CONDUIT– APPROVAL OF A SUPPLEMENTAL RESOLUTION– ITEM 6A

Dorothy Blakeslee moved and Robert Shaughnessy seconded. 1. Approval is requested of a Resolution Authorizing and Directing the Execution and Delivery of a Supplemental Indenture of the New Jersey Housing and Mortgage Finance Agency’s Tax-Exempt Multifamily Conduit Revenue Bonds, Paragon Village Senior Living Campus Project Series 2015 Q-1, Taxable Multifamily Conduit Revenue Bonds, Series 2015 Q-2 and Tax-Exempt Subordinate Multifamily Conduit Revenue Bonds, Series 2015 Q-3 and related documents under the Agency’s Multifamily Conduit Bond Program.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

HMFA #07681– ARGUS ELLISON – APPROVAL OF THE CONDUIT BOND DOCUMENTS – ITEM 6B

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 (Argus Ellison Development Project), in an aggregate principal amount not to exceed \$22,220,000; and Authorizing and Approving the Execution and Delivery of a Funding Loan Agreement, a Borrower Loan Agreement, a Forward Lending Agreement, and Related Documents (the “Resolution”).

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

APPROVAL OF THE SINGLE FAMILY HOUSING REVENUE BONDS 2021 SERIES RESOLUTION – ITEM 6C

Stanley Weeks moved and Dorothy Blakeslee seconded. Approval of the New Jersey Housing and Mortgage Finance Agency Series Resolution Authorizing the Issuance of Not to Exceed \$225,000,000 New Jersey Housing and Mortgage Finance Agency Single Family Housing Revenue Bonds, 2021 Series (the “2021 Series Resolution”).

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

REGULATORY AFFAIRS

HMFA #331 – BROOKSIDE TERRACE – APPROVAL OF THE SALE OF PROJECT – ITEM 7A

Robert Shaughnessy moved and Dorothy Blakeslee seconded. 1. Board approval of the transfer of ownership of the Brookside Terrace project, HMFA #331, from Brookside Realty Urban Renewal, LLC to APEX Brookside NJ LP. 2. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Multifamily Programs and the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

DELINQUENT ASSETS

HMFA #1455 – 11 ELM STREET – APPROVAL OF A DECLARATION OF DEFAULT AND WORKOUT – ITEM 8A

Dorothy Blakeslee moved and Sean Thompson seconded. Approval of a Declaration of Default against 11 Elm Street, LLC (the “Owner”) regarding 11 Elm Street, HMFA #1455 (the “Project”) which is in default of certain provisions of the Loan Documents (as defined below). 2. Authorization for the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to exercise remedies under the Loan Documents including but not limited to declaring the outstanding principals plus accrued and unpaid interest and servicing fee and all other liabilities under the Loan Documents to be immediately due and payable. 3. Delegation to and authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and/or the Chief of Multifamily Programs to negotiate and implement a workout plan with the Owner for the Project to satisfy its obligations under the Loan Documents as described below (the “Workout Plan”). 4. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and the Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

HMFA #2248 / DYFS #4 – BEACON HOUSE SUPPORTIVE HOUSING II – APPROVAL OF A DECLARATION OF DEFAULT AND WORKOUT – ITEM 8B

Paulette Sibblies-Flagg moved and Robert Shaughnessy seconded. Approval of a Declaration of Default against Monmouth Housing Alliance, Inc. (the “Owner”) regarding Beacon House Supportive Housing II, HMFA #2248 / DYFS04 (the “Project”) which is in default of certain provisions of the Loan Documents (as defined below). 2. Authorization for the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to exercise remedies under the Loan Documents including but not limited to declaring the outstanding principal plus accrued and unpaid interest and servicing fee and all other liabilities under the Loan Documents to be immediately due and payable.

3. Delegation to and authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and/or the Chief of Multifamily Programs to negotiate and implement a workout plan with the Owner for the Project to satisfy its obligations under the Loan Documents as described below (the “Workout Plan”). 4. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and/or the Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

FINANCE

ACCEPTANCE OF THE AGENCY’S AUDITED FINANCIAL STATEMENTS FOR THE FISCAL YEAR ENDING DECEMBER 31, 2020 – ITEM- 9A

Audit Committee Member Robert Shaughnessy spoke on behalf of the Finance and Audit Subcommittee

Robert Shaughnessy moved and Stanley Weeks seconded. Acceptance of the New Jersey Housing and Mortgage Finance Agency’s audited financial statements for fiscal year ending December 31, 2020 (the “Fiscal Year 2020 Audit Report”), as prepared by Clifton Larsen Allen, LLP (the “Independent Auditor”).

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

Nay – None

Abstained- None

OTHER BUSINESS

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

MOTION TO ADJOURN

Kavin Mistry moved and Robert Shaughnessy seconded a Motion to Adjourn at 10:52 a.m.

Aye – Sean Thompson, Kavin Mistry, Robert Shaughnessy, Paulette Sibblies-Flagg, Dorothy Blakeslee, Zenon Christodoulou, Stanley Weeks, Elisa Neira

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

January 25, 2021

Melanie Walter, Executive Director
NJ Housing and Mortgage Finance Agency
PO Box 18550
Trenton, New Jersey 08625

Dear Executive Director Walter:

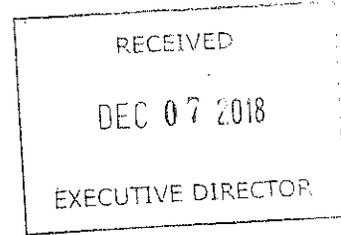
Please accept this letter as notification that Sean Thompson will serve as my alternate at the NJHMFA Meetings.

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

Sincerely,

A handwritten signature in blue ink that reads "Sheila Y. Oliver".

Lt. Governor Sheila Y. Oliver
Commissioner



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

PHILIP D. MURPHY
 Governor

SHEILA Y. OLIVER
 Lt. Governor

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 BANKING AND INSURANCE
DIVISION OF BANKING
PO BOX 040
TRENTON, NJ 08625-0040

PHIL MURPHY
Governor

MARLENE CARIDE
Commissioner

SHEILA OLIVER
Lt. Governor

TEL (609) 292-7272
FAX (609) 292-5461

RICHARD MUMFORD
Acting Director of Banking

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: Richard Mumford, Acting Director of Banking
Paulette Sibblies-Flagg, Division of Banking



**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

November 2, 2018

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

Dear Mr. Richman:

Please be advised that I have designated Elisa Neira as the Department of Human Services' representative for the New Jersey Housing and Mortgage Finance Agency Board. Should Ms. Neira not be available, Steve Shultz will serve as the alternate.

Meeting materials should be sent to the following mailing address:

Elisa Neira
NJ Department of Human Services
P.O. Box 700
Trenton, New Jersey 08625
609-984-5550 – Office
Elisa.Neira@dhs.state.nj.us

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Carole Johnson".

Carole Johnson
Acting Commissioner

CJ/lk

c: Jill Shortway Ippolito
Elisa Neira
Steven Shultz
Lynn Kotch