

**MINUTES OF THE 494th TELECONFERENCE
BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
April 7, 2022**

- MEMBERS:
- * Sean Thompson, Director of Planning, DCA (representing Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA)
 - ** Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA
 - *** Aimee Manocchio Nason, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Acting 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)
 - ***** Eric Kaufmann (representing Sarah Adelman, Acting Commissioner Department of Human Services)

Dorothy Blakeslee
Stanley Weeks

HMFA STAFF
PRESENT:

Melanie Walter, Executive Director
Laura Shea, Chief of Legal and Regulatory Affairs
John Murray, Chief Financial Officer
Candice M Alfonso, Chief of Staff
Jeanette Nieves, Executive Board Secretary
Tanya Hudson -Murray - Managing Director of Multifamily Programs
Donna Spencer –Director of Multifamily Programs
Jonathan Sternesky, Manager of Policy and Legislative Affairs
Matthew Gelman, General Services Assistant III
Theresa White, Assistant Director of Risk Management & Special Program Administration
Christopher Ryan, Marketing and Communications Coordinator
Kimberly Sked, Senior Compliance Officer
Gerald Boone, Credit Officer I
Lori Wysock, Deputy Director of Finance
Rosy Dafonseca, Assistant Director of Multifamily/Supported Housing and Lending
Gloria Mehnert, Senior Paralegal
Amy Palmer, Head of Marketing and Communications
Karen Becker, Administrative Assistant IV
Michael Coe, Credit Officer 1
Mary Miller, Director of Operations

OTHERS
PRESENT:

Kavin Mistry, Deputy Director, Attorney General's Office
Jamera Sirmans, Assistant Counsel, Governor's Authority Unit
Melisa Easaw, Deputy Attorney General, Attorney General's Office
Alyson Cofran, Deputy Attorney General, Attorney General's Office
Vladimir Palma, Deputy Attorney General, Attorney General's Office

MEMBERS
OF THE PUBLIC:

Michael Acciani, CSI Development
Larry Holman, HCDNNJ
Bob Guarasci, NJCDC
Terry Reid, Public

- * Letter of December 4, 2018 designating Sean Thompson to represent Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA Attorney General
- ** Letter of August 31, 2021 designating Aimee Manocchio Nason to represent Matthew J. Platkin, Acting 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 Eric Kaufmann to represent Sarah Adelman, Acting Commissioner, Department of Human Services

April 7, 2022

Sean Thompson, Director of Local Planning Services, 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 March 31, 2022 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. 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 FEBRUARY 24, 2022 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Shaughnessy moved and Aimee Manocchio Nason seconded. 1. Approval of the Public Session Minutes of the February 24, 2022 Teleconference Meeting of the HMFA Board

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

SINGLE FAMILY

APPROVAL TO RECERTIFY FREDDIE CERTIFICATE OF INCUMBENCY - ITEM 2A

Stanley Weeks moved and Dorothy Blakeslee seconded. 1. Approval to execute and deliver the Federal Home Loan Mortgage Corporation (“Freddie Mac”) Form 988SF-HFA Certificate of Incumbency for Housing Finance Authority (the “Form 988SF-HFA”) (attached hereto). 2. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Staff, and Managing Director of Single Family to execute and deliver the Freddie Mac Form 988SF-HFA, in consultation with the Attorney General’s Office. 3. Authorization for each Authorized Employee identified by title above, and further identified by name and title on Form 988SF-HFA, to be authorized and empowered, individually and singularly, to: (a) execute any and all instruments, documents, forms, Records and Electronic Records necessary or proper or required by Freddie Mac to effectuate the authority set forth in the attached Resolution by: (i) affixing his or her original written signature to paper instruments, documents, forms and/or other records, and/or (ii) attaching their Electronic Signature to or logically associating their Electronic Signature with Electronic Records that contain or communicate instructions (or modified instructions) to transfer funds (cash or securities) by wire transfer, ACH or other funds transfer system expressly approved by and designated by Freddie Mac, and (b) deliver any and all executed instruments, documents, forms, Records and Electronic Records to Freddie Mac. 4. Authorization for the Managing Director, Single Family; Director of Capital Markets and Bond Compliance Reporting; Assistant Director of Servicing; and Single Family Coordinator to be authorized to grant access to Authorized Employees with the External Seller Setup Manager role within Loan Selling Advisor. Any Authorized Employee designated as an External Seller Setup Manager has the ability to effect funds transfers via Loan Selling Advisor. 5. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Staff and Managing Director of Single Family to take any and all steps necessary to implement the actions set forth above.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

SUPPORTIVE HOUSING

HOSPITAL PARTNERSHIP SUBSIDY PILOT PROGRAM – APPROVAL OF THE DE-APPROPRIATION AND REALLOCATION OF FUNDS - ITEM 3A

Aimee Manocchio Nason moved and Paulette Sibblies – Flagg seconded. 1. Approval by the New Jersey Housing and Mortgage Finance Agency (the “Agency”) of the allocation of an amount not to exceed \$10,000,000 to fund the Hospital Partnership Subsidy Pilot Program (the “Program”) through the de-appropriation and reallocation of monies from a previously authorized program, as set forth in the list attached hereto. 2. Authorization for the Executive Director, Chief of Multifamily Programs, and the Chief of Legal and Regulatory Affairs to approve any amendments, to correct errors in, or to clarify the 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 – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, , Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- Dorothy Blakeslee

HMFA #07765 – JACKSON SUPPORTING HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3B

Stanley Weeks moved and Aimee Manocchio Nason seconded. 1. Approval of a mortgage commitment for an estimated \$402,000 in construction and permanent financing from the Special Needs Housing Trust Fund for a project known as Jackson Supportive Housing, HMFA #07765 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTI FAMILY –FOUR PERCENT TAX CREDIT CONDUIT

HMFA #07762 – ESSEX PLAZA #2 AND #3 - APPROVAL OF A DECLARATION OF INTENT - ITEM 4A

Aimee Manocchio-Nason 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 \$42,000,000 in construction and permanent financing for a project known as Essex Plaza 2 and 3, HMFA #07762 (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, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #03449 – ASPEN STRATFORD –APPROVAL OF A MORTGAGE FINANCING COMMITMENT-ITEM 4B

Robert Shaughnessy moved and Stanley Weeks seconded. 1. Approval of a mortgage commitment for an estimated \$13,407,000 in permanent only financing from the Conduit Bond Program for a project known as Aspen Stratford, HMFA #03449 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #01321A – TAMARACK STATION –APPROVAL OF A MORTGAGE MODIFICATION - ITEM 4C

Paulette Sibblies – Flagg moved and Dorothy Blakeslee seconded. 1. Approval of a mortgage modification of the commitment for a project known as Tamarack Station Apartments, HMFA #01321A (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTI FAMILY –FOUR PERCENT TAX CREDIT

HMFA #07773 – THE PLACE AT MIDDLETOWN WALK –APPROVAL OF A DECLARATION OF INTENT - ITEM 5A

Dorothy Blakeslee moved and Robert Shaughnessy seconded. 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 \$9,875,776 in permanent financing for a project known as The Place at Middletown Walk, HMFA #07773 (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, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTI FAMILY –NINE PERCENT TAX CREDIT

HMFA #03526 – MOUNT LAUREL SENIOR HOUSING, PHASE I –APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 6A

Robert Shaughnessy moved and Paulette Sibblies-Flagg seconded. 1. Approval of a mortgage recommitment for an estimated \$1,330,000 in permanent financing from the Agency’s Revenue Bond Financing Program for a project known as Mount Laurel Senior Housing, Phase I, HMFA #03526 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #03518 – APARTMENTS AT CLINTON –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 6B

Stanley Weeks moved and Aimee Manocchio Nason seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$300,000 in permanent only financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Apartments at Clinton, HMFA #03518 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM

APPROVAL OF REVISIONS TO THE CIAP GUIDELINES – ITEM -7A

Paulette Sibblies – Flagg moved and Dorothy Blakeslee seconded. 1. Approval of a revision to the CIAP Description /Guidelines in substantially the form attached hereto. 2. Authorization for the Executive Director to correct errors in or clarify the CIAP Description/ 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 – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #2827 – CLIFTON MAIN MEWS - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7B

Stanley Weeks moved and Robert Shaughnessy seconded. 1. Approval of a subsidy loan commitment in the approximate amount of \$1,078,000 from the Capital Improvement Assistance Program (CIAP) to a project known as Clifton Main Mews, HMFA #2827 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project or to reallocate any remaining funds to the Repair and Replacement accounts. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #3257 – CLIFTON MAIN MEWS II – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7C

Paulette Sibblies-Flagg moved and Stanley Weeks seconded. Approval of a subsidy loan commitment in the approximate amount of \$3,817,000 from the Capital Improvement Assistance Program (CIAP) to a project known as Clifton Main Mews II, HMFA #3257 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project or to reallocate any remaining funds to the Repair and Replacement accounts. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #1333 – SENIOR HORIZONS OF CLIFTON – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7D

Robert Shaughnessy moved and Aimee Manocchio – Nason seconded. 1. Approval of a subsidy loan commitment in the approximate amount of \$2,936,000 from the Capital Improvement Assistance Program (CIAP) to a project known as Senior Horizons at Clifton, HMFA #1333 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project or to reallocate any remaining funds to the Repair and Replacement accounts. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #2908 – PARKER’S VIEW –APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7E

Dorothy Blakeslee moved and Paulette Sibblies- Flagg seconded. 1. Approval of a subsidy loan commitment in the approximate amount of \$1,097,000 from the Capital Improvement Assistance Program (CIAP) to a project known as Parkers View, HMFA #2908 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project or to reallocate any remaining funds to the Repair and Replacement accounts. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #2911 – PARKER’S WALK –APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7F

Robert Shaughnessy moved and Stanley Weeks seconded. 1. Approval of a subsidy loan commitment in the approximate amount of \$4,830,000 from the Capital Improvement Assistance Program (CIAP) to a project known as Parkers Walk, HMFA #2911 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project or to reallocate any remaining funds to the Repair and Replacement accounts. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

NJ39H085134 – OAKS AT WESTMINSTER –APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7G

Paulette Sibblies-Flagg moved and Dorothy Blakeslee seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$1,925,000 from the Capital Improvement Assistance Program (CIAP) for a project known as Oaks at Westminster Urban Renewal (the “Project”) upon the terms and conditions set forth below. 2. Approval to exempt the CIAP loan from certain sections of NJSA 55:14k-6, -7, and -8 pursuant to N.J.S.A. 55:14k-5.4 as detailed below. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above action.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

NJ39H085134 – WESTMINSTER HEIGHTS –APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM -7H

Aimee Manocchio Nason moved and Robert Shaughnessy seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$2,970,000 from the Capital Improvement Assistance Program (CIAP) for a project known as Westminster Heights (the “Project”) upon the terms and conditions set forth below. 2. Approval to exempt the CIAP loan from certain sections of NJSA 55:14k-6, -7, and -8 pursuant to N.J.S.A. 55:14k-5.4 as detailed below. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above action.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

Nay – None

Abstained- None

OTHER BUSINESS

MOTION TO ADJOURN

Dorothy Blakeslee moved and Robert Shaughnessy seconded a Motion to Adjourn at 10:48 a.m.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Stanley Weeks, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann

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.

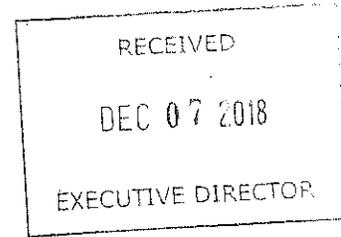
Sincerely,

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

SHEILA OLIVER
Lt. Governor

MARLENE CARIDE
Commissioner

RICHARD MUMFORD
Acting Director of Banking

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

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