

CERTIFICATE OF SECRETARY

NEW JERSEY HOUSING & MORTGAGE FINANCE AGENCY

I, Marge Della Vecchia, Executive Director hereby certify that I am the Secretary of the New Jersey Housing and Mortgage Finance Agency, and as the Secretary, I certify that the attached copy of the proceedings of the Board Meeting of the New Jersey Housing and Mortgage Finance Agency is a true and correct copy of the minutes of the December 16, 2008 meeting of the Agency.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of the New Jersey Housing and Mortgage Finance Agency this 16th day of December 2008.



Marge M. Della Vecchia, Secretary
New Jersey Housing and Mortgage Finance Agency

FINAL

**MINUTES OF THE 327TH BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

MEMBERS: Joseph Doria, Commissioner, DCA
* Susan Fischer, Assistant Attorney General *via phone*
(representing Anne Milgram, Attorney General)
** Steve Petrecca, Assistant Manager, Office of the State Treasurer
(representing R. David Rousseau, State Treasurer)
*** Thomas Hunt, Assistant Director, Office of Consumer Finance, Department of Banking
and Insurance (representing Steven Goldman, Commissioner, Department of Banking and
Insurance)
**** Patti Holland, Assistant Director, Office of Housing and Community Development
(representing Jennifer Velez, Commissioner, Department of Human Services)
Monsignor William Linder
Patrick Sheehan *via phone*
Dorothy Blakeslee

OFFICIALS

PRESENT: Marge Della Vecchia, Executive Director
Eileen Hawes, Chief Financial Officer

Leslie S. Lefkowitz, Chief of Legal and Regulatory Affairs
Lenore Rosner, Chief of Operations
Michael Floyd, Chief of Program Services
Claudia Lovas, Director of Program Development
Jerry Keelen, Director, Single Family
Michael Staton, Director of Multifamily Programs and Credits
Pam McCrory, Director of Supported Housing and Special Needs
Darryl Applegate, Director of Regulatory Affairs
Barbara Geary, Legal Affairs Officer
Terry Fink, Director of Finance
Dana Irlbacher, Assistant Director, Single Family Programs
Frank Tucci, General Services Assistant
Carilyn Willis, Executive Secretary

OTHERS

PRESENT: Maura Tully, Governor's Authority Unit

- * Letter of June 18, 2007 designating Susan Fischer to represent the Attorney General
- ** Letter of September 9, 2008 designating Steve Petrecca to represent the State Treasurer
- *** Letter of January 11, 2008, designating Thomas Hunt to represent Steven Goldman, Commissioner,
Department of Banking and Insurance
- **** Letter of November 13, 2008 designating Patti Holland, to represent Jennifer Velez, Commissioner,
Department of Human Services

SUNSHINE ACT

"The New Jersey Housing and Mortgage Finance Agency gave notice of the time, place and date of this meeting by facsimile, regular mail and hand delivery on December 9, 2008 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."

FORECLOSURE PREVENTION INITIATIVES

FORECLOSURE PREVENTION COUNSELOR TRAINING-- APPROVAL TO ACCEPT FUNDING AND TO ENTER INTO A MEMORANDUM OF UNDERSTANDING WITH NEIGHBORWORKS AMERICA – ITEM 1A.

Thomas Hunt moved and Monsignor Linder seconded 1. Authorization for the Executive Director, in consultation with the Attorney General's Office, to enter into a Grant Agreement between Neighborhood Reinvestment Corporation, dba NeighborWorks America and the New Jersey Housing and Mortgage Finance Agency, to accept Grant Funds from NeighborWorks America in the amount of \$319,210 for foreclosure mitigation counseling. 2. Authorization for the Executive Director, in consultation with the Attorney General's Office, to enter into a Memorandum of Understanding between Neighborhood Reinvestment Corporation, dba NeighborWorks America and the New Jersey Housing and Mortgage Finance Agency, to accept Grant Funds from NeighborWorks America in the amount of \$10,000 for the exclusive use of defraying the cost of co-hosting a place-based training session. 3. Authorization for the Executive Director, the Chief of Programs, the Chief Financial Officer or the Chief of Legal and Regulatory Affairs to do all things, to take all actions, and to execute and deliver all agreements, certificates, instruments and other documents necessary, convenient or desirable in connection with the NeighborWorks America National Foreclosure Mitigation Counseling Program.

Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder, Dorothy Blakeslee, Patrick Sheehan

Nay-None

SINGLE FAMILY

WELCOME HOME- APPROVAL OF ADDITIONAL FUNDING – ITEM 2A.

Dorothy Blakeslee moved and Steve Petrecca seconded 1. Approval for an allocation of \$2,000,000 from the Agency's General Funds for the Welcome Home Loan Program ("Welcome Home"). 2. Approval to reallocate all remaining funding from the Kinship Care Home Loan Program ("Kinship Care") to Welcome Home. 3. Approval to originate Kinship Care loans and Welcome Home loans from the Welcome Home funding. 4. Delegation to the Executive Director to make changes to the programs subject to the approval of the Attorney General's Office.

Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder, Dorothy Blakeslee, Patrick Sheehan

Nay-None

CHOICE 2009- APPROVAL OF PROGRAM GUIDELINES – ITEM 2B.

Monsignor Linder moved and Thomas Hunt seconded 1. Approval of the revised Choices in Home Ownership Incentives Created for Everyone (“CHOICE”) 2009 Program Guidelines. 2. Authorization for the Executive Director to make non-substantive changes to the Program in consultation with the Attorney General's office. 3. Authorization to make available up to \$5,000,000 (Five Million Dollars) from unallocated CHOICE project monies in the Agency’s General Fund for the purpose of providing CHOICE Subsidy Funding for any new projects. 4. Authorization to make available up to \$15,000,000 (Fifteen Million Dollars) from the Agency’s General Fund for the purpose of providing CHOICE Subsidy Funding for new projects.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

HMFA #07-09 – CHOICES IN MILLVILLE – APPROVAL OF A MORTGAGE FINANCING EXTENSION – ITEM 2C.

Thomas Hunt moved and Dorothy Blakeslee seconded 1. Approval of a phasing plan for this project known as CHOICES in Millville and for an extension of a financing commitment for Phase I of the project through June 30, 2009 and for an extension of a financing commitment for Phases II and III through December 31, 2010. 2. Approval for the Executive Director, in consultation with the Attorney General’s Office, to take any action that is necessary to effectuate this transaction.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

CHOICE #08-34 – SCHOOL HOUSE SQUARE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 2D.

Pulled

MULTI-FAMILY

HMFA # 02353 - 55 GLENRIDGE AVENUE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3A.

Monsignor Linder moved and Steve Petrecca seconded 1. Approval of a commitment for an estimated \$114,000 in permanent only financing from the Small Rental Project Loan Program for a project known as 55 Glenridge Avenue, HMFA #02353, upon the terms and conditions set forth in the Request for Action.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

HMFA #1160 – MID CITY APARTMENTS – APPROVAL OF A MORTGAGE LOAN EXTENSION – ITEM 3B.

Thomas Hunt moved and Steve Petrecca seconded 1. Approval of a third mortgage loan extension of the maturity date for an estimated \$398,350 in permanent financing from the Affordable Housing Program (AHP) for a project known as Mid City Apartments, HMFA #1160, upon the terms and conditions set forth in the Request for Action.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

HMFA #2483 – LINCOLN PARK TOWNHOMES – APPROVAL OF A DECLARATION OF INTENT – ITEM 3C.

Monsignor Linder moved and Dorothy Blakeslee seconded 1. Approval of a “Declaration of Intent” stating the intention of the Agency to fund an estimated \$517,678 in permanent only financing from the Small Rental Project Loan Program for a project known as Lincoln Park Townhomes, HMFA #02483, upon the terms and conditions set forth in the Request for Action. 2. Approval of this “Declaration of Intent” will establish the eligibility of costs associated with development work on the project. The ability of the project to conform to the Small Rental Project Loan Program Guidelines or other applicable laws has not yet been determined. This action does not obligate the Agency to take any further action in connection with this project, including any action to provide first mortgage financing or gap financing. The approval of this Declaration of Intent is not intended to give this project any preference over any other project financing. 3. Approval of a “Declaration of Intent” stating the intention of the Agency to fund an estimated \$600,000 in permanent only financing from the Small Rental Project Loan Program by way of a second mortgage subsidy loan for a project known as Lincoln Park Townhomes, HMFA #02483, upon the terms and conditions set forth below. Approval of this “Declaration of Intent” will establish the eligibility of costs associated with development work on the project. The ability of the project to conform to the Small Rental Project Loan Program Guidelines or other applicable laws has not yet been determined. This action does not obligate the Agency to take any further action in connection with this project, including any action to provide first mortgage financing or gap financing. The approval of this Declaration of Intent is not intended to give this project any preference over any other project financing.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

HMFA #1454 – EWING INDEPENDENT LIVING – APPROVAL OF A LOAN MODIFICATION – ITEM 3D.

Thomas Hunt moved and Steve Petrecca seconded 1. Approval of a modification to the terms and conditions of the subordinate mortgage loans for a project known as Ewing Independent Living HMFA #1454, upon the terms and conditions set forth in the Request for Action. 2. Approval to increase the fourth mortgage commitment from the Developmental Disabilities Housing Program from \$400,000 to \$500,000 in construction and permanent financing for a project known as Ewing Independent Living, HMFA #1454/SNHTF #33, upon the terms and conditions set forth in the Request for Action.

Dorothy Blakeslee inquired as to the name of the service provider. Ms. McCrory answered that the ARC of Mercer is the service provider.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

SUPPORTIVE HOUSING - SPECIAL NEEDS HOUSING TRUST FUND

HMFA #02189/SNRLP #6 - ROSE HOUSE SUPPORTIVE HOUSING - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 4A.

Dorothy Blakeslee moved and Thomas Hunt seconded 1. Approval of a mortgage commitment for an estimated \$831,000 in construction and permanent financing from the Special Needs Revolving Loan Program for a project known as Rose House Supportive Housing, HMFA #02189 / SNRLP #6, upon the terms and conditions set forth in the Request for Action.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*
Nay-None

HMFA #02355/SNHTF #137 DMHS #18 - PHOENIX SUPPORTIVE HOUSING II – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 4B.

Dorothy Blakeslee moved and Thomas Hunt seconded 1. Approval of a mortgage commitment for an estimated \$582,000 in construction and permanent financing from the Special Needs Housing Trust Fund for a project known as Phoenix Supportive Housing II, HMFA #02355 / SNHTF #137/DMHS #18, upon the terms and conditions set forth in the Request for Action. 2. Approval of a mortgage commitment for an estimated \$146,000 in construction and permanent financing from the Community Housing Program for a project known as Phoenix Supportive Housing II, HMFA #02355 / SNHTF #137/DMHS #18, upon the terms and conditions set forth in the Request for Action.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None

HMFA #02450 SNHTF #174 - JERSEY CITY II – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4C.

Monsignor Linder moved and Steve Petrecca seconded 1. Approval of a mortgage commitment for an estimated \$645,000 in permanent financing from the Special Needs Housing Trust Fund or any other funds available to the Agency for a project known as Jersey City II Supportive Housing, HMFA #02450, SNHTF #174, DMHS #17 upon the terms and conditions set forth in the Request for Action.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None

HMFA #02464/SNHTF #181 - LANDING ROAD SUPPORTIVE HOUSING – APPROVAL OF A DECLARATION OF INTENT – ITE, 4D.

Thomas Hunt moved and Steve Petrecca seconded 1. Approval of a “Declaration of Intent” stating the intention of the Agency to fund a project known as Landing Road Supportive Housing, HMFA #02464 / SNHTF #181, from the Special Needs Housing Trust Fund in an estimated amount of \$741,000 by way of a first or subordinate mortgage loan. The ability of the project to conform to the Agency's Underwriting Guidelines and Financing Policy, as well as compliance with federal tax and other laws, has not yet been determined. This approval does not obligate the Agency to take any further action in connection with this project. This approval for a Declaration of Intent is not intended to give this project any preference over any other project financing.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None

HMFA #02449 SNHTF #173 - BURLINGTON SUPPORTIVE HOUSING II - APPROVAL OF A DECLARATION OF INTENT - ITEM 4E.

Dorothy Blakeslee moved and Monsignor Linder seconded 1. Approval of a "Declaration of Intent" stating the intention of the Agency to fund a project known as Burlington Supportive Housing II, HMFA #02449/ SNHTF #173, from the Special Needs Housing Trust Fund in an estimated amount of \$229,000 in construction and permanent financing. The ability of the project to conform to the Agency's Underwriting Guidelines and Financing Policy, as well as compliance with federal tax and other laws, has not yet been determined. This approval does not obligate the Agency to take any further consideration in connection with this project. This approval for a Declaration of Intent is not intended to give this project any preference over any other project financing.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None

HMFA #02274 SNHTF #106 - MECHANIC STREET APARTMENTS - APPROVAL OF A DECLARATION OF INTENT - ITEM 4F.

Thomas Hunt moved and Steve Petrecca seconded 1. Approval of a "Declaration of Intent" stating the intention of the Agency to fund a project known as Mechanic Street Apartments, HMFA #02274 / SNHTF #106, from the Special Needs Housing Trust Fund in an estimated amount of \$1,580,000 in construction and permanent financing by way of a first or subordinate mortgage loan. The ability of the project to conform to the Agency's Underwriting Guidelines and Financing Policy, as well as compliance with federal tax and other laws, has not yet been determined. This approval does not obligate the Agency to take any further action in connection with this project. This approval for a Declaration of Intent is not intended to give this project any preference over any other project financing.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None

HMFA #02463 SNHTF #179 - CAPSTAN SUPPORTIVE HOUSING II - APPROVAL OF A DECLARATION OF INTENT - ITEM 4G.

Thomas Hunt moved and Dorothy Blakeslee seconded 1. Approval of a "Declaration of Intent" stating the intention of the Agency to fund a project known Capstan Supportive Housing II, HMFA #02463 / SNHTF #179, from the Special Needs Housing Trust Fund in an estimated amount of \$1,057,000 in construction and permanent financing by way of a first mortgage loan. The ability of the project to conform to the Agency's Underwriting Guidelines and Financing Policy, as well as compliance with federal tax and other laws, has not yet been determined. This approval does not obligate the Agency to take any further consideration in connection with this project. This approval for a Declaration of Intent is not intended to give this project any preference over any other project financing.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None

HMFA #02337/SNHTF #128 – NANCY’S PLACE – APPROVAL OF A DECLARATION OF INTENT – ITEM 4H.

Monsignor Linder moved and Steve Petrecca seconded 1. Approval of a “Declaration of Intent” stating the intention of the Agency to fund a project known as Nancy’s Place, HMFA #02337 / SNHTF #128, from the Special Needs Housing Trust Fund in an estimated amount of \$883,000 in permanent financing by way of a first mortgage loan. The ability of the project to conform to the Agency’s Underwriting Guidelines and Financing Policy, as well as compliance with federal tax and other laws, has not yet been determined. This approval does not obligate the Agency to take any further consideration in connection with this project. This approval for a Declaration of Intent is not intended to give this project any preference over any other project financing.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan
Nay-None*

FINANCE

APPROVAL OF THE FISCAL YEAR 2009 BUDGET – ITEM 5A

As a member of the Finance and Audit Subcommittee Thomas Hunt provided the Board with the following recommendation:

Agency staff provided a detailed explanation of the Fiscal Year 2008 revenues and expenses, as well as an explanation of the Fiscal Year 2009 proposed budget to the Finance & Audit subcommittee on December 15, 2008. The subcommittee members in attendance were: Commissioner Joseph Doria, Steve Petrecca, representing Treasurer David Rousseau, Dorothy Blakeslee and I represented Commissioner Steven Goldman. As a member of the Finance and Audit subcommittee, I am recommending approval of the Agency’s budget for Fiscal Year 2009 as provided to the members of the Board.

Commissioner Doria stated that an added line item for Foreclosure Initiatives was important in today’s environment. He added that this was a good budget which is reflective of the needs of the Agency and demonstrated financial reality.

Thomas Hunt moved and Steve Petrecca seconded approval of the Fiscal Year 2009 Budget as provided to the members of the Board under separate cover.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan
Nay-None*

APPROVAL OF MINUTES

APPROVAL OF THE MINUTES OF THE AGENCY’S BOARD MEETING HELD DECEMBER 16, 2008 IN SUBSTANTIALLY FINAL FORM – ITEM 7A.

Monsignor Linder moved and Dorothy Blakeslee seconded approval of the minutes of the Agency’s Board Meeting held December 16, 2008 in substantially final form.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan
Nay-None*

MOTION TO ADJOURN

Thomas Hunt moved and Steve Petrecca seconded a motion to adjourn at 4:15 p.m.

*Aye- Joseph Doria, Susan Fischer, Steve Petrecca, Patti Holland, Thomas Hunt, Monsignor Linder,
Dorothy Blakeslee, Patrick Sheehan*

Nay-None



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

JON S. CORZINE
Governor

STUART RABNER
Attorney General

June 18, 2007

Honorable Susan Bass Levin, Commissioner
Department of Community Affairs
New Jersey Housing and Mortgage Finance Agency
P.O. Box 800
Trenton, NJ 08625-0800

Dear Commissioner Levin:

I hereby designate Robert Romano, Assistant Attorney General, to represent me in my absence at the meetings of the New Jersey Housing and Mortgage Finance Agency. In the event of AAG Romano's absence, Deputy Attorney General Susan Fischer is authorized to vote in my stead and to otherwise act on my behalf.

Very truly yours,

Stuart Rabner
Attorney General

sav

c: Nina Wells, Secretary of State
Robert Romano, Assistant Attorney General
Susan Fischer, Deputy Attorney General





State of New Jersey
OFFICE OF THE STATE TREASURER
PO Box 002
TRENTON NJ 08625-0002

JON S. CORZINE
Governor

R. DAVID ROUSSEAU
State Treasurer

September 9, 2008

Marge DellaVecchia, Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Dear Ms. DellaVecchia:

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

Sincerely,

A handwritten signature in black ink, appearing to read "R. David Rousseau".

R. David Rousseau
State Treasurer



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
PO Box 325
TRENTON, NJ 08625-0325
TEL (609) 292-5360

JON S. CORZINE
Governor

STEVEN M. GOLDMAN
Commissioner

January 11, 2008

Marge Della Vecchia
Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue - PO Box 18550
Trenton, NJ 08650

Re: '2008' NJHMFA Board Meetings

Dear Ms. Della Vecchia:

Thomas Hunt, Assistant Director, Office of Consumer Finance of the Department's Banking Division, has been authorized to be my designee, with voting power, for the 312th Board meeting on January 17 and all 2008 subsequent meetings of the NJHMFA.

If you have any questions or need additional information, please call Mr. Hunt at (609) 292-5360, ext. 50223.

Very truly yours,

STEVEN M. GOLDMAN
Commissioner

c: Thomas Hunt
Assistant Director, Office of Consumer Finance

Terry McEwen
Director, Division of Banking

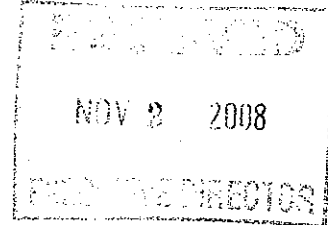


State of New Jersey
DEPARTMENT OF HUMAN SERVICES
PO Box 700
TRENTON NJ 08625-0700

JON S. CORZINE
Governor

JENNIFER VELEZ
Commissioner

November 13, 2008



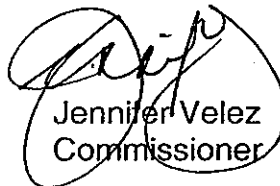
Marge Della Vecchia, Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
Trenton, NJ 08650-2085

Dear Ms. Della Vecchia:

Please be advised that Patti Holland, Assistant Director, Office of Housing, Policy and Program Development, Division of Mental Health Services, has been chosen as the Department's representative for board meetings of the New Jersey Housing and Mortgage Finance Agency. In her absence Dan Bachalis will be her designee and will have full authority to represent and take action on matters related to the Department of Human Services.

We appreciate the opportunity to participate in meetings of the HMFA Board and look forward to continuing to promote affordable housing needs for our citizens.

Sincerely,



Jennifer Velez
Commissioner

JV:3:sig
c: Kevin Martone
Patti Holland
Dan Bachalis