

**MINUTES OF THE 507th SPECIAL TELECONFERENCE  
BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

**June 15, 2023**

**MEMBERS:**

- \* Robert Long, Deputy Commissioner, DCA (representing Lieutenant Governor Sheila Y. Oliver. Commissioner, DCA)
- \*\* Aimee Manocchio-Nason, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Attorney General)
- \*\*\* Robert Tighue, 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 Kaufman, Director of Special Projects, Department of Human Services (representing Sarah Adelman Commissioner, Department of Human Services)

Dorothy Blakeslee

**HMFA STAFF  
PRESENT:**

Melanie R Walter, Executive Director  
Laura Shea, Chief of Legal and Regulatory Affairs  
John Murray, Chief Financial Officer  
Deb Urban, Chief of Multifamily Programs  
Jeanette Nieves, Executive Board Secretary  
Robert Strycharski, Assistant Director of SF Program Funding  
Rosy Dafonseca, Assistant Director of Multifamily/Supportive Housing and Lending  
Donna Spencer. Director of Multifamily/Supportive Housing and Lending  
Tanya Hudson-Murray, Managing Director of Multifamily Programs  
Karen Becker, Administrative Assistant IV  
Marlo Austell, Executive Assistant  
Kathleen Annarelli, Policy Research Coordinator  
Kyle Cruz, Technical Data Analyst  
Rebecca Clayton, Junior Executive Assistant  
Jonathan Sternesky, Director of Policy and Legislative Affairs  
Elena Ocana, Senior Accountant I  
Darian Brickett, Junior Accountant  
Tina Vignalli, Project Management Officer  
Robert Dippold Jr, Accountant I  
Ryan Hale, Paralegal I  
Letisha Jordan, Accountant II  
Susan Perkins, Senior Accountant I  
Catherine Enahoro, Closing Assistant

Edward Chersavani, Senior Accountant II  
Verinder Sekhon, Payroll Accountant I  
Kenneth Mathis, Accountant II  
Ebony James, Junior Accountant  
Marcello Vincelli Joma, Junior Accountant  
Catherine Stout, Accountant II  
Kelly Klaus, Paralegal I  
Milenda Merrill, Legal Research Analyst  
Kimberly McMillan, Assistant Director of Finance  
Julianne Reese, Assistant Director of Finance  
Catherine Stout, Accountant II  
Lyndsey Carroll, Paralegal II  
Robert Dippold II, Accountant I  
Albert Peasco, Senior Legal Research Analyst II  
Musique Hodges, Closing Assistant  
Katone Glover, Assistant Director of Servicing  
Andrea Baverov, Manager of Credit and Delinquent Assets  
Teresa White, Assistant Director of Risk Management  
Joseph Heath, Director of Capital Markets  
Edward Chersevani, Senior Accountant II  
Jean Claude Michel, Graphic Design Coordinator  
Chai Respes, Director of Human Resources  
Thomas Fenton, Bond Analyst II

OTHERS  
PRESENT:

Dorian Smith, Assistant Counsel, Governor's Authority Unit  
George Loeser, Deputy Attorney General, Attorney General's Office  
Vladimir Palma, Deputy Attorney General, Attorney General's Office

MEMBERS  
OF THE PUBLIC:

Bob Guarasci, NJCDC  
N Risoli, CIS  
Diane Dabulas

- \* Letter of October 21, 2022 designating Robert Long to represent Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA
- \*\* Letter of January 27, 2023 designating Aimee Manocchio – Nason to represent Matthew J. Platkin, Attorney General
- \*\*\* Letter of November 29, 2022 designating Robert Tighue 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 November 2, 2018 designating Eric Kaufman to represent Sarah Adelman, Commissioner, Department of Human Services

June 15, 2023

Robert Long, Deputy 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 9, 2023 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**

*Are there any members of the public that wish to address the Board?*

### **APPROVAL OF MINUTES**

### **APPROVAL OF THE PUBLIC SESSION MINUTES OF THE MAY 25, 2023 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* 1. Approval of the Public Session Minutes of the May 25, 2023 Teleconference Meeting of the HMFA Board

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**MULTIFAMILY**

**APPROVAL TO ENTER INTO AN MOU WITH DCA FOR THE AFFORDABLE HOUSING  
PRODUCTION FUND - ITEM 2A**

***Item 2A has been submitted for early approval***

## **MULTIFAMILY – FOUR PERCENT TAX CREDITS**

### **HMFA #07800– UNION CITY SENIOR – APPROVAL OF A DECLARATION OF INTENT - ITEM 3A**

*Aimee Manocchio Nason moved and Dorothy Blakeslee 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 \$32,860,000 in permanent financing for a project known as Union City, HMFA #07800 (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, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

### **HMFA #07859– HERITAGE VILLAGE AT WALL II – APPROVAL OF A DECLARATION OF INTENT - ITEM 3B**

#### **DONNA:**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee 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 \$12,111,000 in permanent financing for a project known as Heritage Village at Wall II, HMFA #07859 (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, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #07774– MADISON FAMILY – APPROVAL OF A DECLARATION OF INTENT -  
ITEM 3C**

*Robert Tighue moved and Aimee Manocchio Nason 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 \$14,951,000 in permanent financing for a project known as Madison Family, HMFA #07774 (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, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason,  
Eric Kaufmann  
Nay – None  
Abstained- None*

**HMFA #03483– 900 HERRONTOWN – APPROVAL OF A DECLARATION OF INTENT -  
ITEM 3D**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee 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 \$16,737,000 in permanent financing for a project known as 900 Herrontown Road, HMFA #03483 (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, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason,  
Eric Kaufmann  
Nay – None  
Abstained- None*

**HMFA #07709– THE MEWS AT ST MARY – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3E**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded* 1. Approval of a mortgage commitment for an estimated \$14,316,000 in construction and permanent financing from the Agency Revenue Bond Financing Program for a project known as The Mews at St. Mary, HMFA #07709 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage loan commitment for an estimated \$375,000 in construction and permanent financing from the Money Follows the Person Partnership Housing Partnership Program (“MFPHPP”) for the Project, pursuant to the MFPHPP Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$6,866,000 in construction and permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines.

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*  
*Nay – None*  
*Abstained- None*

**HMFA #3395– BARCLAY STREET HOUSING – APPROVAL OF A MORTGAGE MODIFICATION- ITEM 3F**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded* Approval of a modification of the mortgage commitment for a project known Barclay Street Housing, HMFA #03395/SNHTF #0500 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*  
*Nay – None*  
*Abstained- None*



## **MULTIFAMILY – FOUR PERCENT TAX CREDITS CONDUIT**

### **HMFA #07838– RIVERVIEW TOWER APARTMENTS – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A**

*Robert Tighue moved and Dorothy Blakeslee 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 \$42,000,000 in construction and permanent financing for a project known as Riverview Towers Apartments, HMFA #07838 (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, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

## **MULTIFAMILY – NINE PERCENT TAX CREDITS**

### **HMFA #07721 – PROJECT FREEDOM AT HISTORIC ROEBLING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded* Approval of a mortgage loan commitment for an estimated \$3,523,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project know as Project Freedom at Historic Roebing, HMFA #07721 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage loan commitment for an estimated \$2,782,000 in permanent financing from the Affordable Housing Production Fund Set Aside (“AHPFSA”) Program for the Project, pursuant to the AHPFSA Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$2,700,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, upon the terms and conditions set forth in the RFA.

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #03458 – LINCOLN BOULEVARD SENIOR HOUSING – APPROVAL OF A MORTGAGE MODIFICATION - ITEM 5B**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded* Approval of a modification of the mortgage loan recommitment for a project known as Lincoln Boulevard Senior Phase I, HMFA #03458 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**REGULATORY AFFAIRS**

**HMFA #935 – SALEM TOWERS – APPROVAL OF A SALE OF PROJECT – ITEM 6A**

*Robert Tighue moved and Dorothy Blakeslee seconded* 1. Board approval of the transfer of ownership of the Salem Towers project, HMFA #935, from High Street Associates to Jerusalem Towers Urban Renewal LLC. 2. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and Chief of Multifamily Programs execute any and all documents necessary to effectuate the above actions.

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #935 – ROWAN TOWERS – APPROVAL OF A TRANSFER OF AN INTERNAL INTEREST– ITEM 6B**

*Aimee Manocchio Nason moved and Robert Tighue seconded* 1. Approval of the transfer of ownership of the general partner interest held by Michael J. Levitt (the “Seller”) in Rowan Associates, the owner of the project known as Rowan Towers, HMFA #29 (the “Project”), from Michael J. Levitt to Chad Realty Corp. and SP Investment Fund IV LLC (collectively the “Buyers”). 2. 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 – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

## **OTHER BUSINESS**

### **RESOLUTION OF APPRECIATION FOR CATHERINE STOUT– ITEM 7A**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded*

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

## **MOTION TO ADJOURN**

*Dorothy Blakeslee moved and Aimee Manocchio Nason seconded a Motion to Adjourn at 10:37 am*

*Aye – Robert Long, Paulette Sibblies Flagg, Robert Tighue, 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*

October 21, 2022

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 Deputy Commissioner Robert Long will serve as my designee at the NJHMFAs Meetings.

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

Sincerely,

A handwritten signature in cursive script 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

MATTHEW J. PLATKIN  
*Attorney General*

PHILIP D. MURPHY  
*Governor*

SHEILA Y. OLIVER  
*Lt. Governor*

January 27, 2023

Lt. Governor Sheila Y. Oliver, Chair  
New Jersey Housing and Mortgage Finance Agency  
P.O. Box 18550  
Trenton, NJ 08625

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 Aimee Manocchio Nason, Deputy Attorney General as my designee to serve on the board of the Agency. DAG Manocchio Nason 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 DAG Manocchio Nason's absence, Philip Espinosa, 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 both DAG Manocchio Nason and DAG Espinosa, Jonathan Peitz, 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.

Sincerely,

Matthew J. Platkin  
Attorney General

c: Michael T.G. Long, Director, Division of Law  
Sudha Raja, Deputy Chief of Staff, Division of Law  
Aimee Manocchio Nason, Deputy Attorney General  
Philip Espinosa, Assistant Attorney General  
Jonathan Peitz, Deputy Attorney General  
Jonathan Garelick, Chief of Staff  
Melanie R. Walter, 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**  
*State Treasurer*

November 29, 2022

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

Dear Executive Director Walter:

I hereby designate Robert Tighue, Department of Treasury to act as my permanent designee at all the meetings of the New Jersey Housing and Mortgage Finance Agency. Anthony Longo, Department of Treasury will be my back-up should Robert not be available to attend.

Sincerely,

A handwritten signature in blue ink, appearing to read "E. Muoio", written in a cursive style.

Elizabeth Maher Muoio  
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](mailto: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



PHILIP D. MURPHY  
Governor

State of New Jersey  
**Department of Human Services**

SARAH ADELMAN  
Acting Commissioner

P.O. BOX 700  
TRENTON, NJ 08625-0700

SHEILA Y. OLIVER  
Lt. Governor

April 9, 2021

Melanie R. Walter  
Executive Director  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
PO Box 18550  
Trenton, NJ 08650-2085

Dear Ms. Walter,

I am writing to update the Department of Human Services' backup staff for the New Jersey Housing and Mortgage Finance Agency Board. As Acting Commissioner, I will continue to represent the Department at these meetings. The Department's first and second backups are:

**Elisa Neira**  
Deputy Commissioner  
[Elisa.Neira@dhs.nj.gov](mailto:Elisa.Neira@dhs.nj.gov)  
609-984-5550

**Eric Kaufmann**  
Director of Special Projects  
[Eric.Kaufmann@dhs.nj.gov](mailto:Eric.Kaufmann@dhs.nj.gov)  
609-575-4187

*Mailing address:*  
NJ Department of Human Services  
PO Box 700  
Trenton, NJ 08635-0700

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

Sincerely,

Acting Commissioner