

**MINUTES OF THE 500th TELECONFERENCE
BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
November 3, 2022**

MEMBERS: * Robert Long, Deputy Commissioner, (representing Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA
 ** Aimee Manocchio-Nason, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Attorney General)
 *** Anthony Longo, 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
Candice Alfonso, Chief of Staff
Jeanette Nieves, Executive Board Secretary
Tanya Hudson-Murray, Managing Director of Multifamily Programs
Jonathan Sternesky, Manager of Policy and Legislative Affairs
Jamie Ding, Policy and Programs Analyst
Darryl Applegate, Director of Regulatory Affairs
Christopher Ryan, Marketing and Communications Coordinator
Katone Glover, Assistant Director of Servicing
Catherine Bernard, Assistant Director of MF Program Funding
Gloria Mehnert, Senior Paralegal
Andrea Baverov, Manager of Credit and Delinquent Assets
Matthew Gelman, General Services Assistant III
Karen Becker, Administrative Assistant IV
Jordan Moskowitz, Managing Director of Single Family Programs
Joseph Heath, Director of Capital Markets
Rosy Dafonseca, Assistant Director of Multifamily/Supportive Housing and Lending
Donna Spencer, Director of Multifamily/Supportive Housing and Lending
Mary Miller, Director of Operations
Laura Shields, Assistant Director of Tax Credits
Juan Suzuki, Tax Credit Specialist I
Stephen Madsen, Research Coordinator
Pamela DeLosSantos, Director of Technical Services

Gerald Boone, Credit Officer I
Cathlene Parker, Underwriter III
Celeste Little, Tax Credit Analyst III
Linda Gargiulo, HAS Compliance Officer

OTHERS
PRESENT:

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

MEMBERS
OF THE PUBLIC:

Susan Jun, Citigroup
Mike Koessel, Citigroup
Charles Lewis, Public
Frances Yalda, Public
Anne Wilbur, Public

- * Letter of October 21, 2022 designating Robert Long to represent Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA Attorney General
- ** Letter of December 4, 2018 designating Aimee Manocchio – Nason to represent Matthew J. Platkin, Attorney General
- *** Letter of December 2, 2021 designating Anthony Longo 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

November 3, 2022

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 October 27, 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

Items 2a (Approval of Revisions to the Participating Lenders Guide) and Item 4c (Madison Family) were pulled from today's agenda.

Executive Director Walter provided the Executive Director's Update to the board.

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE SEPTEMBER 22, 2022 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 September 22, 2022 Teleconference Meeting of the HMFA Board

Aye – Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason
Nay – None
Abstained- Robert Long

SINGLE- FAMILY

APPROVAL OF REVISIONS TO THE PARTICIPATING LENDERS GUIDE - ITEM 2A

**** THIS ITEM WAS PULLED FROM THE AGENDA**

APPROVAL OF REVISIONS TO THE MORTGAGE PURCHASE AGREEMENT - ITEM 2B

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Approval of revision to the New Jersey Housing and Mortgage Finance Mortgage Purchase Agreement (the “Mortgage Purchase Agreement”) 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 the Mortgage Purchase Agreement, for the purpose of providing clarity or improved organization to the documents.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason
Nay – None
Abstained- None

MULTIFAMILY

APPROVAL OF AMENDMENTS TO THE MULTIFAMILY GUIDELINES - ITEM 3A

Paulette Sibblies-Flagg moved and Dorothy Blakeslee seconded. Approval to amend the Multifamily Underwriting Guidelines and Financing Policy (the “Multifamily Guidelines”) for the Multifamily Programs and Lending as set forth below. 2. Authorization for the Executive Director and the Chief of Programs to approve amendments to correct errors in or clarify the Guidelines, so long as such amendments do not result in a change in policy or implementation of the Guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the Guidelines from the form in which it is now presented shall remain subject to Agency Board approval. 3. Authorization for the Executive Director, the Chief of Programs, the Chief Financial Officer, the Chief of Legal and Regulatory Affairs, in consultation with the Attorney General’s Office, to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

MULTIFAMILY- FOUR PERCENT TAX CREDIT

HMFA #07820 – HIGHLAND VIEWS PHASE I – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A

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 \$13,094,000 in permanent financing for a project known as Highland Views Phase 1, HMFA #07820 (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, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #07818 – PECK’S BEACH – APPROVAL OF A DECLARATION OF INTENT - ITEM 4B

Paulette Sibblies-Flagg 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 \$15,353,000 in construction and permanent financing for a project known as Pecks Beach, HMFA #07818 (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, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #07774 – MADISON FAMILY – APPROVAL OF A DECLARATION OF INTENT - ITEM 4C

**** THIS ITEM WAS PULLED FROM THE AGENDA**

MULTIFAMILY- FOUR PERCENT TAX CREDIT – CONDUIT

HMFA #07720 – HAMILTON SQUARE – APPROVAL OF A MORTGAGE FINANCING RE-COMMITMENT - ITEM 5A

Dorothy Blakeslee moved and Anthony Longo seconded. Approval of a mortgage loan recommitment for an estimated \$10,832,000 in construction only financing from the Conduit Bond Program for a project known as Hamilton Square, HMFA #7720 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #03453 – SOMERS POINT APARTMENTS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5B

Dorothy Blakeslee moved and Paulette Sibblies-Flagg seconded. Approval of a mortgage commitment for an estimated \$29,909,000 in construction and permanent financing from the Agency Revenue Conduit Bond Program for a project known as Somers Point Apartments, HMFA #03453 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #07761 – MANAHAN VILLAGE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5C

Aimee Manocchio-Nason moved and Anthony Longo seconded. Approval of a mortgage loan commitment for an estimated \$45,255,000 in construction and permanent financing from the Agency Conduit Bond Financing Program for a project known as Manahan Village, HMFA #07761 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #07762 – ESSEX PLAZA 2 & 3 – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5D

Dorothy Blakeslee moved and Paulette Sibblies-Flagg seconded. Approval of a mortgage commitment for an estimated \$35,800,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as Essex Plaza 2 and 3, HMFA #07762 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

MULTIFAMILY- NINE PERCENT TAX CREDIT

HMFA #03405– APARTMENTS AT WARREN – APPROVAL OF A MORTGAGE MODIFICATION - ITEM 6A

Paulette Sibblies- Flagg moved and Dorothy Blakeslee seconded. Approval of a modification of the mortgage loan recommitment for a project known as Apartments at Warren, HMFA #03405 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

TAX CREDITS

QUALIFIED ALLOCATION PLAN (QAP) – APPROVAL OF A WAIVER OF THE CREDIT EXCHANGE REQUEST PENALTY FOR PROJECTS AWARDED 9% TAX CREDITS THROUGH THE CALENDAR YEAR OF 2021 - ITEM 7A

Dorothy Blakeslee moved and Anthony Longo seconded. Approval to temporarily waive the Exchange of Credits penalty: Preclusion from applying for tax credits for a new project for the next tax credit cycle following the day on which the Tax Credit Committee approves the exchange, as set forth at N.J.A.C. 5:80-33.37(d).

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

REGULATORY AFFAIRS

HMFA #02815 – CHESTNUT PARK APARTMENTS– APPROVAL OF A TRANSFER OF MANAGING MEMBER INTEREST - ITEM 8A

Aimee Manocchio – Nason moved and Paulette Sibblies – Flagg seconded. 1. Board approval of the transfer of the managing member interest held by MM CNP 2 Limited Liability Company (the “Seller”) in CNP 2 Limited Liability Company (“Owner”), the owner of the Chestnut Park Apartments project, HMFA #02815, to Chestnut Park Apartments, LLC (the “Buyer”). 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 – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

DELINQUENT ASSETS

HMFA #1293 – WEST ELECTRONICS BUILDING – APPROVAL OF A DECLARATION OF DEFAULT AND WORKOUT - ITEM 9A

Dorothy Blakeslee moved and Anthony Longo seconded. 1. Approval of a Declaration of Default against Dilwyn Urban Renewal Associates, L.P. (the “Owner”) regarding West Electronic Building, HMFA #1293 (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. Authorization to forebear from exercising remedies and from issuing a notice of Declaration of Default under the Loan Documents to execute the Workout Plan (as defined below). 4. Delegation to and authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs and the Chief of Staff to negotiate and execute a Workout plan with the Owner for the Project to satisfy its obligations under the Loan Documents as described below (the “Workout Plan”). 5. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs and the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

CAPITAL MARKETS

HMFA #07762 – ESSEX PLAZA 2 & 3 – APPROVAL OF CONDUIT BOND DOCUMENTS - ITEM 10A

Paulette Sibblies-Flagg moved and Dorothy Blakeslee 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 Note (Essex Plaza Two and Three), in an aggregate principal amount not to exceed \$42,960,000, authorizing the approval of a Funding Loan Agreement, a Project Loan Agreement and related documents in connection with the contemplated issuance, and authorizing other matters in connection therewith (the “Resolution”).

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #07761 – MANAHAN VILLAGE – APPROVAL OF CONDUIT BOND DOCUMENTS - ITEM 10B

Dorothy Blakeslee moved and Anthony Longo seconded. 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 (Manahan Village Project), in an aggregate principal amount not to exceed \$50,706,000; and Authorizing and Approving the Execution and Delivery of Two Funding Loan Agreements, Two Project Loan Agreements, and Related Documents and Authorizing Other Matters in Connection Therewith (the “Resolution”).

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

HMFA #07743 – SUMMER HILL APARTMENTS – APPROVAL OF CONDUIT BOND DOCUMENTS - ITEM 10C

Aimee Manocchio-Nason moved and Paulette Sibblies-Flagg seconded. 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 Bonds (Summer Hill Apartments), in an aggregate principal amount not to exceed \$16,563,800 and authorizing and approving the execution and delivery of a Trust Indenture and Related Instruments and authorizing other matters in connection therewith.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

OTHER BUSINESS

APPROVAL TO ENTER INTO A TEAMING AGREEMENT REGARDING HUD SOLICITATION- ITEM 11A

Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded. 1. Authorization for the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to enter into the Teaming Agreement with the New York State Housing Trust Fund Corporation (NYSHTFC) substantially in the form attached hereto, for the purpose of the submission of a proposal as a regional response to an anticipated solicitation by the U.S. Department of Housing and Urban Development (“HUD”) to procure Performance–Based Contractor Administration services for Project Based, Section 8 Housing Assistance Payment Contracts (“Section 8 PBCA Services”). 2. Approval for the Agency to submit a proposal jointly with NYSHTFC in response to the HUD RFP for Section 8 PBCA Services. 3. Authorization for the Executive Director, the Chief of Multifamily Programs or the Chief of Legal and Regulatory Affairs to take any and all actions necessary and to execute any and all documents necessary to effectuate the terms of the Teaming Agreement. 4. Authorization for the Executive Director, in consultation with the Office of the Attorney General, to approve any amendments to the Teaming Agreement, so long as the amendments are technical and clarifying in nature and do not result in the incurrence of additional financial liability by the Agency.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

RESOLUTION OF APPRECIATION FOR LINDA GARGIULO - ITEM 11B

Anthony Longo moved and Paulette Sibblies Flagg seconded.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

RESOLUTION OF APPRECIATION FOR ANNE WILBER - ITEM 11C

Dorothy Blakeslee moved and Anthony Longo seconded.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None

Robert Long left the board meeting at 10:50 am.

Anthony Longo, Vice-Chair, chairs the remainder of the board meeting.

***** Mike Koessel from Citigroup presented the Single Family 2022 Series I Bond Issue Presentation**

MOTION TO ADJOURN

Dorothy Blakeslee moved and Aimee Manocchio – Nason seconded a Motion to Adjourn at 11:09 a.m.

Aye – Robert Long, Paulette Sibblies-Flagg, Anthony Longo, Dorothy Blakeslee, Eric Kauffman, Aimee Manocchio-Nason

Nay – None

Abstained- None



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

PHILIP D. MURPHY
Governor

LT. GOVERNOR SHEILA Y. OLIVER
Commissioner

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.

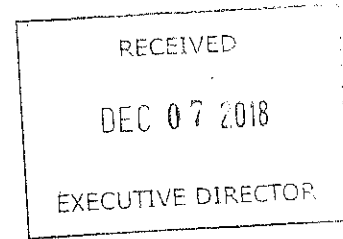
Sincerely,

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



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
State Treasurer

December 22, 2021

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 Shaughnessy, 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".

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, 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
609-984-5550

Eric Kaufmann
Director of Special Projects
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