

**MINUTES OF THE 427<sup>th</sup> BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

MEMBERS: Charles Richman, Commissioner, DCA

- \* Aimee Manocchio – Nason , Assistant Attorney General  
(representing Christopher Porrino, Attorney General)
- \*\* Peter Simon, Chief of Staff, Department of Treasury  
(representing Ford M. Scudder, State Treasurer)
- \*\*\* Thomas Hunt, Assistant Director of the Office of Consumer Finance, Department of Banking and Insurance  
(representing Richard J. Badolato, Acting Commissioner, Department of Banking and Insurance)
- \*\*\*\* Harry Reyes, Acting Assistant Director , Division of Mental Health and Addiction Services, Department of Human Services (representing Elizabeth Connelly, Acting Commissioner, Department of Human Services)  
Stanley Weeks

OFFICIALS  
PRESENT:

Anthony Marchetta, Executive Director  
Claudia Lovas, Deputy Executive Director  
Deb Urban, Senior Director of Programs  
Donna Rendeiro, Chief of Administration  
John Murray, Chief Financial Officer  
James Robertson, Chief of Legal and Regulatory Affairs  
Michael Floyd, Chief of Property Management and Technical Services  
Francis Thomas, Director of Contract Administration  
Peter Kane, Senior Director of Administration  
Catherine Bernard, Assistant Director of MF Program Funding  
Tanya Hudson-Murray, Director, Multifamily Programs and Lending  
Kimberly Sked, Senior Compliance Officer  
Donna Spencer, Multifamily Loan Manager  
Anne Hamlin, Director of Tax Credits  
Joseph Heath, Director of Capital Markets  
Linda Septak, IT Project Leader  
Essie Quansah, IT Administrative Analyst  
Joseph Vattathara, IT Consultant  
Tiani Norris, Credit Officer I  
Ivelisse Melendez-Aguirre, Administrative Assistant  
Chalyn Toon, Credit Officer II  
Laura Shields, Administrator of Multifamily Programs and Lending  
Kayla Malsbury, Management Associate  
Lawrence Marro, Credit Officer I  
Rosy Dafonseca, Credit Officer III  
Marlo Austell, Executive Assistant  
Chicon Cruz, Eligibility Specialist II

Jim Peasco, Senior legal Research Analyst II  
Julian Fowler, Manager of Supported Housing and Special Needs  
Gloria Mehnert, Paralegal II  
Daniel Montanelli, Special Needs Housing Officer I  
Yirgu Wolde, Director of Supported Housing and Special Need  
Suzanne Plesnarski, Administrator of Regulatory Affairs Transactions  
Darryl Applegate, Director of Regulatory Affairs  
Yadira Simmons, Assistant Director of Loan Closings  
Jeanette Nieves, Housing Program Assistant  
Barbara Dole, Program Support Assistant  
Marisol Rodriguez

OTHERS

PRESENT:

Tom Huth, Governor's Authority Unit  
Kavin Mistry, Attorney General's Office  
Robert Purcell, Attorney General's Office  
Jeremy Ostow, J. Ostow  
Tim Doherty, Project Freedom  
Marion Doherty, Project Freedom  
Tracee Battes, Project Freedom  
Leonard Labarbiera, Windells, Marx, Lane and Muttendorf  
Mike Koessel, Citibank  
Michael Barbarino, Citibank

- \* Letter of February 23, 2016 designating Aimee Manocchio – Nason to represent Christopher Porrino, Attorney General
- \*\* Letter of February 11, 2016 designating Peter Simon to represent the State Treasurer, Ford M. Scudder
- \*\*\* Letter of September 16, 2015 designating Thomas Hunt to represent Richard J. Badolato, Commissioner, Department of Banking and Insurance
- \*\*\*\* Letter of November 12, 2015 designating Harry Reyes to represent Elizabeth Connelly, Acting Commissioner, Department of Human Services

January 19, 2017

Chairman Charles Richman read the following into the minutes:

**SUNSHINE ACT**

"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 January 12, 2016 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."

**APPROVAL OF MINUTES**

**APPROVAL OF THE PUBLIC SESSION MINUTES OF THE DECEMBER 8, 2016 MEETING OF THE HMFA BOARD – ITEM 1A.**

*Thomas Hunt moved and Peter Simon seconded.* 1 Approval of the schedule of regular Agency Board meetings for the calendar year 2017. 2. Approval to designate The Star Ledger, The Courier Post, and The Times as the Agency's official newspapers.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**APPROVAL OF THE PUBLIC SESSION MINUTES OF THE DECEMBER 22, 2016 MEETING OF THE HMFA BOARD – ITEM 1B.**

*Thomas Hunt moved and Aimee Manocchio - Nason seconded.* 1. Election of the Vice-Chairman for the New Jersey Housing and Mortgage Finance Agency.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**SUPPORTIVE HOUSING SANDY SPECIAL NEEDS FUND**

**HMFA #03243/SSNHF #78 – AMERICAN LEGION VETERANS AFFORDABLE HOUSING- APPROVAL OF A MORTGAGE LOAN COMMITMENT –ITEM 2A**

*Harry Reyes moved and Thomas Hunt seconded.* 1. Approval of a mortgage loan commitment for an estimated \$1,294,000 in construction and permanent financing from the Sandy Special Needs Housing Fund-Community Development Block Grant (“SSNHF-CDBG”) Program for a project known as American Legion Veterans Affordable Housing, HMFA #03243, SSNHF #78 (the “Project”) pursuant to the SSNHF-CDBG Program Guidelines.

Commissioner Richman requested HMFA monitor the production of veterans housing units and encourage completion by year end, if possible.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

## **SINGLE FAMILY**

### **APPROVAL OF REVISIONS TO THE MORTGAGE PURCHASE AGREEMENT- ITEM 3A**

*Thomas Hunt moved and Peter Simon seconded* 1. Approval of revisions to the Single Family Mortgage Purchase Agreement in the form attached hereto. 2. Authorization for the Executive Director to approve amendments to correct errors in or clarify the Mortgage Purchase Agreement so long as such amendments do not result in a change in policy or implementation of the documents as currently approved. Specifically, the Executive Director would be authorized to approve corrections in spelling, punctuation, and misnumbering. Any amendments that would change the underlying policy or implementation of the Mortgage Purchase Agreement from the form in which it is now approved shall remain subject to Agency Board approval.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

### **RENTAL ASSISTANCE PROGRAM – APPROVAL TO ACCEPT ADDITIONAL FUNDING – ITEM 3B.**

*Peter Simon moved and Thomas Hunt seconded.* 1. Authorization for the Executive Director, Deputy Executive Director, Chief Financial Officer or the Chief of Legal and Regulatory Affairs to accept any additional funds from the Department of Human Services (“DHS”) to fund the RAP Program (as hereinafter defined). 2. Approval for the Executive Director or the Deputy Executive Director to execute any and all documents necessary to effectuate the RAP Program.

*Stanley Weeks asked how many people have been assisted by the program. Natasha Encarnacion confirmed over 2,000 applicants have been assisted to date, with an average of 1,100 participating during any given month.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

## **MULTI-FAMILY – FOUR PERCENT TAX CREDITS-CONDUIT**

### **HMFA #00279A- GEORGIA KING VILLAGE – APPROVAL OF A DECLARATION OF INTENT- ITEM 4A.**

*Harry Reyes moved and Aimee Manocchio-Nason 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 \$42,578,966 in permanent financing for a project known as Georgia King Village, HMFA #00279A (the “Project”), upon the terms and conditions set forth below. Approval of this "Declaration of Intent"

will establish for tax purposes the eligibility of costs associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue bonds for this project, and declares its intent that the DOI be determined to be a declaration of official intent under Treas. Reg. ' 1.150-2 promulgated under the Internal Revenue Code of 1986, as amended. The ability of the Project to conform to the Conduit Bond Program, 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, including any approval to allocate tax-exempt bond volume cap, to issue bonds or to provide first mortgage financing, gap financing or a tax credit allocation. This approval for a Declaration of Intent is not intended to give this Project any preference over any other project.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

### **MULTIFAMILY – FRM 3B**

HMFA #03193 – BEACHGATE HOMES – APPROVAL OF A SUBSIDY MORTGAGE FINANCING COMMITMENT- 5A.

**ITEM 5A HAS BEEN PULLED**

### **REGULATORY AFFAIRS**

JASONTOWN II ASSOCIATES LP V NJHMFA – DETERMINATION THAT AN APPEAL FROM AN AGENCY APPROVED RENT INCREASE CONSTITUTES A CONTESTED CASE AND AUTHORIZATION TO TRANSFER MATTER TO THE OFFICE OF ADMINISTRATIVE LAW – ITEM 6A.

*Thomas Hunt moved and Stanley Weeks seconded.* 1. Determination that the matter captioned *Jasontown II Associates LP v. NJHMFA*, which is an appeal from the rent increase approved by Agency staff for the Jasontown II Apartments project in Wallington, Bergen County, constitutes a “contested case.” 2. Authorization for Agency staff to transmit the matter to the Office of Administrative Law (“OAL”) for a hearing as a contested case. 3. Authorization for the Executive Director, any chief, or staff, as appropriate, in consultation with the Attorney General’s office, to prepare, execute and submit any and all documentation necessary to effectuate the Board’s action.

*Commissioner asked the typical timing for this case to be heard by OAL. Jim Peasco confirmed it could be over a year before a hearing is set.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

HMFA #849- LAWRENCE PLAZA- APPROVAL OF A MORTGAGE PREPAYMENT - ITEM 6B.

*Thomas Hunt moved and Stanley Weeks seconded.* 1. Approval to prepay the existing Agency Mortgage Loans for Lawrence Plaza, HMFA#849. 2. Approval of a waiver of the prepayment prohibition in the Agency's second mortgage loan documents. 3. Authorization for the Executive Director, the Deputy Executor Director, the Chief Financial Officer, Chief of Administration, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

HMFA #578- THE MANSIONS- APPROVAL OF A MORTGAGE PREPAYMENT - ITEM 6C.

*Thomas Hunt moved and Stanley Weeks seconded* 1. Approval to prepay the existing Agency Second Mortgage Loan for Mansions, HMFA#578. 2. Approval of a waiver of the prepayment prohibition in the Agency's Second Mortgage Loan documents. 3. Authorization for the Executive Director, the Deputy Executor Director, the Chief Financial Officer, Chief of Administration, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

HMFA #2598- BRICK TOWERS (AKA MONTGOMERY HEIGHTS I- APPROVAL OF AN AMENDMENT OF THE PARKING EASEMENT AND FIRST MORTGAGE RELATING TO PARKING - ITEM 6D.

*Thomas Hunt moved and Harry Reyes seconded* 1. Approval of an amendment to the parking easement granted by the Newark Housing Authority to Montgomery Street Housing Urban Renewal, LLC (the "Parking Easement") that benefits Brick Towers, HMFA #2398 (the "Project"), upon the terms and conditions set forth below. 2. Approval of the subordination of the Agency's First Mortgage to the Parking Easement, as amended, and/or amendment of the First Mortgage to delete in its legal description reference to the Parking Easement, as may be applicable. 3. Authorization for the Executive Director, the Deputy Executor Director, the Chief Financial Officer, the Chief of Legal and Regulatory Affairs, or Chief of Administration to execute any and all documents necessary to effectuate the above actions.

*Anthony Marchetta clarified that the City approved the parking at a rate of 3/4 spaces per unit.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**CAPITAL MARKETS**

**MULTIFAMILY HOUSING REVENUE BONDS – 2017 SERIES – APPROVAL OF SERIES  
RESOLUTION – ITEM 7A.**

*Peter Simon moved and Aimee Manocchio-Nason seconded.* 1. Approval of the attached New Jersey Housing and Mortgage Finance Agency Series Resolution Authorizing the Issuance of Not To Exceed \$350,000,000 New Jersey Housing and Mortgage Finance Agency Multi-Family Revenue Bonds 2017 Series (the “2017 Multi-Family Series Resolution”).

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**HMFA #03135 – CEDAR RUN PRESERVATION – APPROVAL OF CONDUIT BOND  
DOCUMENTS – ITEM 7B.**

*Peter Simon moved and Harry Reyes 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 Bonds (Cedar Run Preservation Project), Series 2017 B (the “Resolution”) under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$5,750,000 and authorizing and approving the execution and delivery of a Trust Indenture and Related Instruments and authorizing other matters in connection therewith.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**HMFA #03121 – JACOBS LANDING – APPROVAL OF CONDUIT BOND DOCUMENTS  
–ITEM 7C.**

*Thomas Hunt moved and Aimee Manocchio – Nason seconded.* 1. Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, and Issuance of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Notes (Jacobs Landing Project), 2017 Series 2 (the “Resolution”) under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$19,742,500 and authorizing, and approving the execution and delivery of a Funding Loan Agreement, a Borrower Loan Agreement and related documents and authorizing other matters in connection therewith.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**FINANCE**

**OTHER POST EMPLOYMENT BENEFITS TRUST (OPEB) – AUTHORIZATION TO ESTABLISH AND FUND – ITEM 8A**

**ITEM 8A HAS BEEN PULLED**

**TAX CREDITS**

*Anne Hamlin, Director of Tax Credits, will present the Tax Credit item 9a.*

**APPROVAL OF THE ADOPTION OF THE 2016/2017 LOW INCOME TAX CREDIT QUALIFIED ALLOCATION PLAN (“QAP”) AS AMENDMENTS TO N.J.A.C. 5:80-33- ITEM 9A.**

*Harry Reyes moved and Thomas Hunt seconded 1. Approval of the adoption of the 2016/17 Low Income Tax Credit Qualified Allocation Plan (“QAP”) as amendments to N.J.A.C. 5:80-33.1 et seq. substantially in the form attached hereto. 2. Approval of the summaries and responses to public comments to the above amendment substantially in the form attached hereto, with authorization for the Executive Director to make such editorial changes as may be necessary to present the responses and their accompanying data in clear, readable form in the New Jersey Register.*

*Commissioner indicated that approval of the QAP now will allow for 9% awards in the summer of 2017*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

**ANNUAL MEETING**

**APPROVAL OF THE SCHEDULE OF REGULAR BOARD MEETINGS FOR 2017 AND DESIGNATION OF THE AGENCY’S OFFICIAL NEWSPAPERS – ITEM 10A.**

*Aimee Manocchio- Nason moved and Thomas Hunt seconded 1. Approval of the schedule of regular Agency Board meetings for the calendar year 2017. 2. Approval to designate The Star Ledger, The Courier Post, and The Times as the Agency's official newspapers.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

**APPROVAL OF A VICE-CHAIRMAN – ITEM 10B.**

*Stanley Weeks moved and Aimee Manocchio – Nason seconded. 1. Election of the Vice-Chairman for the New Jersey Housing and Mortgage Finance Agency.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*



*Abstained- None*

**EXECUTIVE SESSION**

RESOLUTION OF THE NEW JERSEY HOUSING AND MORTGAGE FINANCE  
AGENCY REGARDING APPROVAL TO ENTER INTO EXECUTIVE SESSION

WHEREAS, on January 19, 2017, a meeting of the Members of the New Jersey Housing and Mortgage Finance Agency was held; and

WHEREAS, the Members were asked to adopt a resolution regarding approval of a motion to adjourn to Executive Session.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY AS FOLLOWS:

WHEREAS, pursuant to N.J.S.A. 10:4-12 and 10:4-13 of the Open Public Meetings Act, the Agency intends to discuss Whitlock Mills, HMFA #1388, Negotiations under a Request for Offers to Purchase and Award of Contract.

NOW, THEREFORE, be it resolved by the Members of the New Jersey Housing and Mortgage Finance Agency as follows:

1. A closed session shall be held by the Agency for the purposes set forth above.
2. The discussions undertaken at the closed session will be disclosed when the need for confidentiality no longer exists.

*Thomas Hunt moved and Harry Reyes seconded a motion to enter into Executive Session at 11:00 a.m.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

**RECONVENE TO PUBLIC SESSION**

*Thomas Hunt moved and Aimee Monocchio – Nason seconded a motion to reconvene to Public Session at 11:20 a.m.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*

*Nay – None*

*Abstained- None*

HMFA #1388 – WHITLOCK MILLS– ITEM 13A.

*Stanley Weeks moved and Thomas Hunt seconded.* 1. Approval to accept the modified offer of RPM Development, LLC (the “Purchaser”) to purchase the property known as the Whitlock Mills project in Jersey City (the “Property”). 2. Authorization for the Executive Director to execute and deliver a purchase agreement (the “Agreement”) for the Property with the Purchaser, in consultation with the Attorney General’s Office and in accordance with the terms and conditions discussed in executive session. 3. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer, or the Chief of Legal and Regulatory Affairs to take any and all steps necessary to effectuate the sale of the Property to the Purchaser in accordance with the Agreement and to take any and all actions necessary to implement the actions set forth above.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

HMFA #1388A – WHITLOCK MILLS– APPROVAL OF A DECLARATION OF INTENT AND MORTGAGE FINANCING COMMITMENT - ITEM 13B.

*Aimee Manocchio – Nason moved and Peter Simon 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 the estimated amount not to exceed \$29,000,000 in permanent financing for a project known as Whitlock Mills, HMFA #1234(the “Project”), upon the terms and conditions set forth below. Approval of a “Declaration of Intent” will establish for tax purposes the eligibility of costs associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue bonds for this project, and declares its intent that the DOI be determined to be a declaration of official intent under Treas. Reg. 1.150-2 promulgated under the Internal Revenue Code of 1986, as amended. The ability of the Project to conform to the Agency’s Multifamily Underwriting Guidelines and Financing Policy (the “Guidelines”), as well as compliance with federal tax and other laws, has not yet been determined. This approval does not obligate the Agency to take further action in connection with this Project, including any approval to allocate tax-exempt bond volume cap, to issue bonds or to provide first mortgage financing, gap financing or a tax credit allocation. The approval for a Declaration of Intent is not intended to give this Project any preference over any other project. 2. Approval of a mortgage commitment for an estimated **\$29,000,000** in permanent financing from the Agency Revenue Bond Financing Program for a project known as Whitlock Mills, HMFA #1388A (the “Project”), upon the terms and conditions set forth below. This mortgage will be subordinate to a yet to be determined Agency first mortgage.

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*

**MOTION TO ADJOURN**

*moved and seconded a motion to adjourn at 11:26 am.*

*Aye – Charles Richman, Aimee Manocchio-Nason, Peter Simon, Thomas Hunt, Harry Reyes, Stanley Weeks*  
*Nay – None*  
*Abstained- None*



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

CHRIS CHRISTIE  
Governor

KIM GUADAGNO  
Lt. Governor

JOHN J. HOFFMAN  
Acting Attorney General

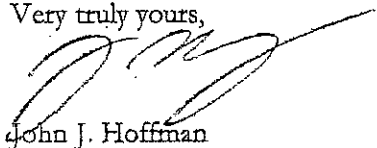
February 23, 2016

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

Dear Chairman Richman:

I hereby designate Susan K. Fischer, 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 Fischer's absence, Aimee Manocchio Nason, Deputy Attorney General, is authorized to vote in my stead and to otherwise act on my behalf. In the event of the absence of both AAG Fischer and DAG Manocchio Nason, Kavin K. Mistry, Assistant Attorney General, is authorized to vote in my stead and to otherwise act on my behalf.

Very truly yours,

  
John J. Hoffman  
Acting Attorney General

c: Secretary of State  
Anthony Marchetta, Executive Director, NJHMFA  
Susan K. Fischer, Assistant Attorney General  
Kavin K. Mistry, Assistant Attorney General  
Aimee Manocchio Nason, Deputy Attorney General





**State of New Jersey**  
**Office of the State Treasurer**  
**PO Box 002**  
**TRENTON NJ 08625-0002**

**CHRIS CHRISTIE**  
*Governor*  
**Kim Guadagno**  
*Lt. Governor*

**Ford M. Scudder**  
*Acting State Treasurer*

February 11, 2016

Anthony L. Marchetta, Executive Director  
NJ Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
PO Box 18550  
Trenton, NJ 08650

Dear Mr. Marchetta:

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

Sincerely,

A handwritten signature in black ink that reads "Ford M. Scudder".

Ford M. Scudder  
Acting State Treasurer



**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
OFFICE OF THE COMMISSIONER

PO BOX 325  
TRENTON, NJ 08625-0325

TEL (609) 292-7272

CHRIS CHRISTIE  
*Governor*

KIM GUADAGNO  
*Lt. Governor*

RICHARD J. BADOLATO  
*Commissioner*

January 25, 2017

Anthony L. Marchetta, Executive Director  
NJ Housing Mortgage and Finance Agency  
637 South Clinton Avenue  
PO Box 18550  
Trenton, NJ 08650

**Re: Board Meeting Designee**

Dear Mr. Marchetta:

My designee for the New Jersey Housing Mortgage and Finance Agency Board meetings is Thomas M. Hunt, Assistant Division Director, Office of Consumer Finance, Division of Banking.

If you have any questions, please do not hesitate to call Mr. Hunt at (609) 292-7272, extension 50223.

Very truly yours,

A handwritten signature in blue ink that reads "Richard J. Badolato".

Richard J. Badolato  
Commissioner

RJB:AMR

cc: Thomas M. Hunt, Assistant Division Director, Office of Consumer Finance,  
Division of Banking



State of New Jersey

DEPARTMENT OF HUMAN SERVICES  
PO Box 700  
TRENTON, NJ 08625-0700

CHRIS CHRISTIE  
GOVERNOR

KIM GUADAGNO  
Lt. Governor

ELIZABETH CONNOLLY  
ACTING COMMISSIONER

July 13, 2016

Anthony Marchetta, Executive Director  
NJ Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
Trenton, NJ 08650-2085

Dear Mr. Marchetta:

Please be advised that Harry Reyes, Acting Assistant Director, Office of Treatment and Recovery Support, Division of Mental Health and Addiction Services, will be the Department's representative for board meetings of the New Jersey Housing and Mortgage Finance Agency. In his absence, Cathy Boland will be his 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,

A handwritten signature in black ink, appearing to read "Elizabeth Connolly".

Elizabeth Connolly  
Acting Commissioner

EC:3

c: Valerie L. Mielke  
Harry Reyes  
Cathy Boland