

**MINUTES OF THE 450TH BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

December 13, 2018

- MEMBERS:
- * Robert Long (representing Lt. Governor Sheila Y. Oliver, Commissioner, DCA)
 - ** Aimee Manocchio Nason, Deputy Attorney General, (representing Gurbir S. Grewal, Attorney General)
 - *** Robert Shaughnessy, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)
 - **** Thomas Hunt, Assistant Director of the Office of Consumer Finance, Department of Banking and Insurance (representing Marlene Caride, Commissioner, Department of Banking and Insurance)
 - ***** Elisa Neira, Deputy Commissioner (representing Carole Johnson, Acting Commissioner, Department of Human Services)

Dorothy Blakeslee
Stanley Weeks

HMFA STAFF
PRESENT:

Charles A Richman, Executive Director
Deb Urban, Chief of Legal and Regulatory Affairs
Donna Rendeiro, Chief of Administration
John Murray, Chief Financial Officer
Laura Shea, Chief of Programs
Tanya Hudson – Murray, Director of Multifamily Programs and Lending
Michael Floyd, Chief of Property Management and Technical Services
Claudia Lovas, Deputy Executive Director
Catherine Bernard, Assistant Director of MF Program Funding
Erica Boland, Graphic / Web Designer
Michelle Lawlor, Digital Marketing Communications Coordinator
Nancy Kearny, Marketing and Communications Copywriter
Darryl Applegate, Director of Regulatory Affairs
Suzanne Plesnarski, Manager of Regulatory Affairs Transactions
Gloria Mehnert, Paralegal III
Jim Peasco, Senior Legal Research Analyst II
Yadira Simmons, Assistant Director of Loan Closings
Jennifer Linett, Director of Loan Closings
Joseph Heath, Director of Capital Markets and Board Compliance
Jeannette Santiago, Closing Assistant
Ramona Shannon, Closing Assistant
Kai Kline, Administrative Assistant
Samantha Jaghab, Paralegal III
Aida Silva, Paralegal III
Peter Yasenchak, Paralegal II
Laura Theis, Paralegal II
Cathy Stout, Accountant II

Barbara McNeill, Paralegal I
Abdullah Graham, Paralegal I
Michael Acciani, Credit Officer II
Yirgu Wolde, Director of Supportive Housing and Special Needs
Jonathan Sternesky, Manager of Policy and Legislative Affairs
Jordan Moskowitz, Director of Single Family
Jourdan Campbell, Communications Assistant
Jeanette Nieves, Executive Board Secretary
Craig Schultz, Legal Research Analyst/OPRA Custodian I
Tiani Norris, Mortgage Processor
Adrian Bernard, Multi Family Analyst I
Julianne Reese, Assistant Director of Finance
Theresa Fink, Director of Finance
Yirgu Wolde, Deputy Executive Director of Supported Housing
Jesse Crawford, Lender Outreach and Marketing Coordinator

OTHERS
PRESENT:

Kavin Mistry, Deputy Director, Attorney General's Office
Craig Ambrose, Assistant Counsel, Governor's Authority Unit
Anthony L. Marchetta, ALM LLC.
S. Sparkle, ORMH
Mitch Gallo, RBC
Vikram Shah, Barclays
Diane Johnson, New Community Corporation

- * Letter of February 20, 2018 designating Robert Long to represent Lt. Governor Sheila Y. Oliver, Commissioner
- ** Letter of December 4, 2018 designating Aimee Manocchio Nason to represent Gurbir S. Grewal, Attorney General
- *** Letter of January 19, 2018 designating Robert Shaughnessy to represent the Acting State Treasurer, Elizabeth Maher Muoio
- **** Letter of January 24, 2018 designating Thomas Hunt to represent Marlene Caride, Commissioner, Department of Banking and Insurance
- ***** Letter of June 25, 2018 designating Elisa Neira to represent Carole Johnson, Acting Commissioner, Department of Human Services

December 13, 2018

Robert Long, Deputy Commissioner 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 December 6, 2018 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."

RESOLUTION OF APPRECIATION FOR MICHAEL FLOYD - ITEM 11A

Thomas Hunt moved and Robert Shaughnessy seconded.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE NOVEMBER 1, 2018 MEETING OF THE HMFA BOARD – ITEM 1A.

Thomas Hunt moved and Robert Shaughnessy seconded. 1. Approval of the Public Session Minutes of the November 1, 2018 meeting of the HMFA Board.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE NOVEMBER 5, 2018 MEETING OF THE HMFA BOARD – ITEM 1B.

Aimee Manocchio-Nason moved and Thomas Hunt seconded. 1. Approval of the Public Session Minutes of the November 5, 2018 meeting of the HMFA Board.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

APPROVAL OF THE EXECUTIVE SESSION MINUTES OF THE NOVEMBER 5, 2018 MEETING OF THE HMFA BOARD – ITEM 1C.

Thomas Hunt moved and Stanley Weeks seconded. 1. Approval of the Executive Session Minutes of the November 5, 2018 meeting of the HMFA Board.

Aye –

Nay – None

Abstained- None

SUPPORTED HOUSING PROGRAMS

HMFA#03352/ SNHPLP#103/ DDHP #33– CANDLE LAKE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 2A

Robert Shaughnessy moved and Thomas Hunt seconded. Approval of a mortgage commitment for an estimated \$39,210 in construction and permanent financing from the Community Housing component of the Developmental Disabilities Housing Program (“DDHP”), or any other funds available to the Agency, for the project.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

SINGLE FAMILY

APPROVAL OF REVISIONS TO THE SELLERS GUIDE AND MORTGAGE PURCHASE AGREEMENT – ITEM 3A

Thomas Hunt moved and Stanley Weeks seconded. 1. Approval of revisions to the Mortgage Program Policy and Procedures for Participating Lenders (the “Participating Lender’s Guide”). 2. Authorization for the Executive Director, in consultation with the Office of the Attorney General, to approve future amendments to the Participating Lender’s Guide to memorialize changes to the Participating Lender’s Guide to conform to changes in federal law and changes implemented by federal agencies. Any future substantive, material changes will be presented to the Agency board for approval.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

MULTI FAMILY

HMFA #03139 – KEANSBURG MIXED INCOME – APPROVAL OF MORTGAGE FINANCING COMMITMENT – ITEM 4A

Aimee Manocchio-Nason moved and Dorothy Blakeslee seconded. 1. Approval of a of a mortgage commitment for an estimated \$5,411,000 in construction financing from the Multifamily Rental Financing Production Fund for a project known as Keansburg Mixed Income, HMFA #03139 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval to the authorization for the Executive Director to execute any and all documents necessary to implement the above.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

MULTI FAMILY – FOUR PERCENT TAX CREDITS-CONDUIT

HMFA #03303 – AL GOMER RESIDENCES – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 5A

Thomas Hunt moved and Robert Shaughnessy seconded. Approval of a mortgage commitment for an estimated \$9,525,000 in construction and permanent financing from the Conduit Bond Program for a project known as Al Gomer Residences, HMFA #03303 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #03304 – DAUGHTERS OF ISRAEL GERIATRIC SERVICES – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 5B

Robert Shaughnessy moved and Stanley Weeks seconded. Approval of a mortgage commitment for an estimated \$19,770,000 in construction and permanent financing from the Conduit Bond Program for a project known as Daughters of Israel, HMFA #03304 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #03360– SENCIT LIBERTY APARTMENTS – APPROVAL OF A DECLARATION OF INTENT
– ITEM 5C

Thomas Hunt moved and Robert Shaughnessy seconded. Approval of a Declaration of Intent (“Declaration of Intent” or “DOI”) 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 \$23,586,000 in construction and permanent financing for a project known as Sencit Liberty Apartments, HMFA #03360 (the “Project”), upon the terms and conditions set forth in the RFA. 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 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 – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

REGULATORY AFFAIRS

HMFA #1290– HOPEWELL PLACE SENIOR APARTMENTS – APPROVAL OF A TRANSFER OF OWNERSHIP FOR THE SALE OF PROJECT AND ASSUMPTION OF AGENCY FINANCING - ITEM 6A

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Board approval of the transfer of ownership of Hopewell Place Senior Apartments, HMFA #1290 ("Project") from Hopewell Realty, LLC to Apex Hopewell NJ, LLC. 2. Approval of the assumption of the existing Agency financing by the buyer of the Project. 3. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the Chief of Administration or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #1269– PLYMOUTH PLACE APARTMENTS – APPROVAL OF A TRANSFER OF OWNERSHIP FOR THE SALE OF PROJECT AND ASSUMPTION OF AGENCY FINANCING - ITEM 6B

Dorothy Blakeslee moved and Stanley Weeks seconded. 1. Board approval of the transfer of ownership of Plymouth Place Apartments, HMFA #1269 ("Project") from Plymouth Palace, LLC to Apex Plymouth NJ, LLC. 2. Approval of the assumption of the existing Agency financing by the buyer of the Project. 3. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the

Chief of Administration or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #529-2 – COURT TOWERS – APPROVAL OF TRANSFER OF OWNERSHIP FOR THE SALE OF PROJECT– ITEM 6C

Thomas Hunt moved and Elisa Neira seconded. 1. Approval of the transfer of ownership of the Court Towers project, HMFA #529-2, by RNJ Court Street Urban Renewal, LLC to Court Tower Urban Renewal, LLC. 2. Authorization for the Executive Director or any Chief to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #712 – NEVADA STREET APARTMENTS – APPROVAL OF TRANSFER OF OWNERSHIP FOR THE SALE OF PROJECT - ITEM 6D

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Board approval of the transfer of ownership of the Nevada Street Apartments project, HMFA #712, from RNJ Nevada Urban Renewal, LLC to Nevada Street Urban Renewal, LLC. 2. Authorization for the Executive Director or any Chief to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #218 – JASONTOWN II ASSOCIATES V. NJHMFA – APPROVAL OF A DETERMINATION AS A CONTESTED CASE - ITEM 6E

Aimee Manocchio Nason moved and Elisa Neira seconded. 1. Determination that the matter captioned *Jasontown II Associates LP v. NJHMFA*, which is an appeal from the rent increase and annual operating budget approved by Agency staff for the Jasontown II Apartments project in Wallington, Bergen County for the year 2019, 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.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

CAPITAL MARKETS

HMFA #03234 – COOPER PLAZA TOWNHOMES PRESERVATION – APPROVAL OF CONDUIT BOND DOCUMENTS - ITEM 7A

Robert Shaughnessy moved and Thomas Hunt 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 (Cooper Plaza Townhomes Preservation Project), with such Series Designations as Determined by the Agency, under the Agency’s Multifamily Conduit Bond Program, in a Total Principal Amount Not to Exceed \$7,515,200 and Authorizing and Approving the Execution and Delivery of a Forward Lending Agreement, a Funding Loan Agreement, a Project Loan Agreement and Related Documents and Authorizing Other Matters in Connection Therewith (the “Resolution”).

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #03149/SNHTF #353 – HOWELL FAMILY APARTMENTS – APPROVAL OF CONDUIT BOND DOCUMENTS - ITEM 7B

Aimee Manocchio Nason moved and Elisa Neira 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 (Howell Family Apartments Project), Series 2019-3A and 2019-3B under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$14,328,000 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 (the “Resolution”).

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

HMFA #2906 – RIVERSIDE ARMS 2015H – APPROVAL OF CONDUIT BOND RESOLUTION AUTHORIZING CERTAIN CONDUIT BOND DOCUMENTS AMENDMENTS - ITEM 7C

Thomas Hunt moved and Robert Shaughnessy seconded. 1. Approval of the attached Resolution Authorizing and Directing the Execution and Delivery of an Amendment to the Financing, Deed Restriction and Regulatory Agreement and Authorizing Certain Modifications to Other Documents Relating to the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Bonds (Riverside Arms Project), Series 2015H; Delegating to Certain Authorized Representatives the Authority to Execute Documents; and Authorizing Other Matters in Connection Therewith (the “Resolution”).

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

APPROVAL OF SINGLE FAMILY MORTGAGE REVENUE BOND SERIES RESOLUTION - ITEM 7D

Dorothy Blakeslee moved and Thomas Hunt seconded. 1. Approval of the New Jersey Housing and Mortgage Finance Agency Series Resolution Authorizing the Issuance of Not To Exceed \$300,000,000 New Jersey Housing and Mortgage Finance Agency Single Family Housing Revenue Bonds, 2019 Series (the "2019 Series Resolution").

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

DELINQUENT ASSETS

THP #31- PROJECT SECURE START TRANSITIONAL HOUSING – APPROVAL OF A LOAN FORGIVENESS AND DISCHARGE OF MORTGAGE - ITEM 8A

Stanley Weeks moved and Dorothy Blakeslee seconded. 1. Approval of the discharge of the Agency's Financing, Deed Restriction and Regulatory Agreement and other Loan Documents and restrictions covering the project known as Project Secure Start Transitional Housing THP # 31 (the "Project"), upon the terms and conditions set forth in the RFA. 2. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the Chief of Administration, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

CHOICE #10-59- THE WHITAKER – APPROVAL OF A MORTGAGE EXTENSION - ITEM 8B

Thomas Hunt moved and Aimee Manocchio-Nason seconded. 1. Approval of an extension of the maturity date of the note for the project known as CHOICE # 10-59, The Whittaker to June 29, 2019. 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 – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

THP #8- THE ERIC JOHNSON HOUSE – APPROVAL OF A LOAN FORGIVENESS AND DISCHARGE OF PROMISSORY NOTE - ITEM 8C

Thomas Hunt moved and Dorothy Blakeslee seconded. 1. Approval of the discharge of the Agency's Loan Agreement and other Loan Documents and restrictions covering the project known as The Eric Johnson House THP # 8 (the "Project"), upon the terms and conditions set forth in the RFA. 2. Authorization for the

Executive Director, the Deputy Executive Director, the Chief Financial Officer, the Chief of Administration, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

FINANCE

APPROVAL OF THE NJHMFA’S INVESTMENT POLICY - ITEM 9A

Thomas Hunt moved and Stanley Weeks seconded. 1. Approval to revise the New Jersey Housing and Mortgage Finance Agency’s (the “Agency”) General Fund Investment Policy (the “Investment Policy”). 2. Approval of delegation of authority to the Executive Director of the Agency to approve the overall amount of Agency General Fund portfolio (the “Portfolio”) investments in short-term investments based on periodic review and Agency funding needs.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

APPROVAL OF THE AGENCY’S FISCAL YEAR 2019 BUDGET- ITEM 9B

Thomas Hunt moved and Dorothy Blakeslee seconded. 1. Approval of the Fiscal Year 2019 Budget by the Agency Board.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

PROPERTY MANAGEMENT

HMFA #281- EGGERTS CROSSING VILLAGE – APPROVAL OF A PORTFOLIO RESERVE ACCOUNT LOAN - ITEM 10A

Thomas Hunt moved and Robert Shaughnessy seconded. 1. Approval of a subordinate mortgage loan commitment for an estimated amount of \$700,000 in permanent financing from the Portfolio Reserve Account for a project known as Eggerts Crossing Village, HMFA #281 (the “Project”), upon the terms and conditions set forth below.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, Aimee Manocchio Nason

Nay – None

Abstained- None

OTHER BUSINESS

Dorothy Blakeslee leaves the meeting at 10:50 am.

PRESENTATIONS

Jennifer Linett, Director of Loan Closings will provide an overview of the Loan Closings Division.

Is there any other business, which the Board would like to discuss at this time?

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

MOTION TO ADJOURN

Thomas Hunt moved and Aimee Manocchio- Nason seconded a motion to adjourn at 11:10 a.m.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Elisa Neira, Dorothy Blakeslee, 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

February 20, 2018

Claudia Lovas, Acting Executive Director
NJ Housing and Mortgage Finance Agency
PO Box 18550
Trenton, New Jersey 08625

Dear Acting Executive Director Lovas:

Please accept this letter as formal notification that Deputy Commissioner Robert Long will represent me at the NJHMFA Board Meetings until further notice.

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

Sincerely,

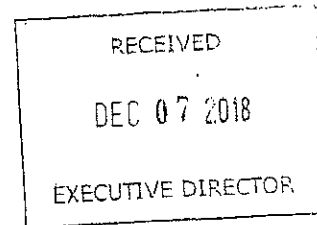
A handwritten signature in cursive script that reads "Sheila Y. Oliver".

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
Acting State Treasurer

January 19, 2018

Claudia Lovas, Acting Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Dear Acting Executive Director Lovas:

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

Sincerely,

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

Elizabeth Maher Muoio
Acting State Treasurer



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
PO BOX 325
TRENTON, NJ 08625-0325
TEL (609) 292-7272

PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor

MARLENE CARIDE
Acting Commissioner

January 24, 2018

Claudia Lovas, Acting Executive Director
NJ Housing Mortgage and Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Re: NJ HMFA Board Meeting Designee

Dear Ms. Lovas:

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, ExL 50223.

Very truly yours,

Marlene Caride
Acting Commissioner

cc:

Patrick Mullen, Director of Banking
Thomas M. Hunt, Assistant Division Director, Office of Consumer Finance,
Division of Banking



State of New Jersey
Department of Human Services

P.O. BOX 700
TRENTON NJ 08625-0700

PHILIP D. MURPHY
Governor

Carole Johnson
Commissioner

Sheila Y. Oliver
Lt. Governor

November 2, 2018

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

Dear Mr. Richman:

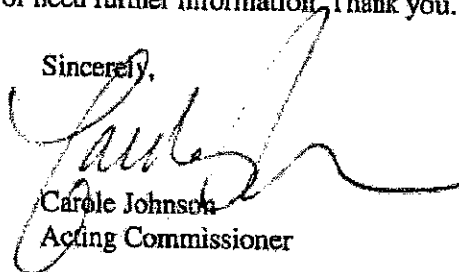
Please be advised that I have designated Elisa Neira as the Department of Human Services' representative for the New Jersey Housing and Mortgage Finance Agency Board. Should Ms. Neira not be available, Steve Shultz will serve as the alternate.

Meeting materials should be sent to the following mailing address:

Elisa Neira
NJ Department of Human Services
P.O. Box 700
Trenton, New Jersey 08625
609-984-5550 – Office
Elisa.Neira@dhs.state.nj.us

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

Sincerely,



Carole Johnson
Acting Commissioner

CJ/ik

c: Jill Shortway Ippolito
Elisa Neira
Steven Shultz
Lynn Kotch