

**MINUTES OF THE 453<sup>rd</sup> BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

**March 7, 2019**

- MEMBERS:
- \* Robert Long (representing Lt. Governor Sheila Y. Oliver, Commissioner, DCA)
  - \*\* Aimee Manocchio Nason, Deputy Attorney General, (representing Gurbir S. Grewal, Attorney General)
  - \*\*\* Robert Tighue, Real Estate Specialist, 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

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  
Claudia Lovas, Deputy Executive Director  
Catherine Bernard, Assistant Director of MF Program Funding  
Suzanne Plesnarski, Manager of Regulatory Affairs Transactions  
Michelle Lawlor, Digital Marketing Communications Coordinator  
Andrea Baverov, Manager of Credit and Delinquent Assets  
Jim Peasco, Senior Legal Research Analyst II  
Yadira Simmons, Assistant Director of Loan Closings  
Michael Acciani, Credit Officer II  
Chalyn Toon, Credit Officer II  
Adrian Bernard, Multi Family Analyst I  
Donna Spencer, Multifamily/Supported Housing and Lending Loan Manager  
Rosy DaFonseca, Multifamily/Supported Housing and Lending Loan Manager  
Julian Fowler, Credit Officer II  
Tameisha Brown, Program Assistant I  
Jordan Moskowitz, Director of Single Family  
Jeanette Nieves, Executive Board Secretary  
Adrian Bernard, Multi Family Analyst I  
Julianne Reese, Assistant Director of Finance  
Theresa Fink, Director of Finance  
Kimberly McMillan, Assistant Director of Finance  
Lori Wysock, Deputy Director of Finance  
Julianne Reese, Assistant Director of Finance

Craig Schultz, Director of Audit  
Marie Gernhart, Manager of Payroll  
Ebony James, Junior Accountant  
Cathy Stout, Accountant II  
Susan Perkins, Senior HHF Accountant I  
Verinder Sekhon, Payroll Accountant I  
Robert Dippold II, Junior Accountant  
Karen Becker, Executive Assistant  
Nirali Amin, Accountant II  
Darian Brickett, Junior Accountant

OTHERS  
PRESENT:

Kavin Mistry, Deputy Director, Attorney General's Office  
Jeet Gulati, DAG, Attorney General's Office  
Craig Ambrose, Assistant Counsel, Governor's Authority Unit  
Rebecca Reape, Wells Fargo  
Anthony Marchetta, ALM Consulting  
Israel Roizman, Roizman Development  
Jong Nee  
Tuging Tian

- \* 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 March 6, 2019 designating Robert Tighue 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

March 7, 2019

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 February 28, 2019 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 JANUARY 24, 2018 MEETING OF THE HMFA BOARD – ITEM 1A.**

*Thomas Hunt moved and Dorothy Blakeslee seconded.* 1. Approval of the Public Session Minutes of the January 24, 2019 meeting of the HMFA Board.

*Aye – Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee*

*Nay – None*

*Abstained- Robert Tighue*

### **CDBG**

#### **SANDY HOMEBUYER ASSISTANCE PROGRAM – APPROVAL OF THE REPAYMENT OF COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY FUNDS – ITEM 2A.**

*Thomas Hunt moved and Aimee Manocchio- Nason seconded.* 1. Approval to reimburse the Community Development Block Grant-Disaster Relief ("CDBG-DR") funds received by the New Jersey Housing and Mortgage Finance Agency (the "Agency") from the New Jersey Department of Community Affairs ("DCA") to fund the Sandy Home Buyer Assistance Program (the "Program") in the amount of \$25,000 from Agency General Funds.

2. Authorization for the Executive Director or Deputy Executive Director to execute any and all documents necessary to effectuate the above action.

*Aye –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*

*Nay – None*

*Abstained- None*

## SUPPORTIVE HOUSING PROGRAMS

### HMFA #03305/ SNHTF #355 - MT KEMBLE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3A

*Dorothy Blakeslee moved and Robert Tighue seconded.* 1. Approval of a subsidy mortgage loan commitment for an estimated \$395,000 in construction and permanent financing from the Special Need Housing Trust Fund (“SNHTF”) Program for a project known as Mount Kemble Supportive Housing, HMFA #03350 SNHTF#355 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

### SPECIAL NEEDS HOUSING TRUST FUND FINANCING POLICY GUIDELINES – APPROVAL OF REVISIONS TO THE GUIDELINES – ITEM 3B

*Thomas Hunt moved and Aimee Manocchio-Nason seconded.* 1. Approval to amend the Special Needs Housing Trust Fund Underwriting Financing Guidelines and Policy (the “Special Needs Trust Fund Guidelines”) for the Special Needs Housing Trust Fund as set forth in the RFA.

*Aye –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

## MULTI FAMILY

*Tanya Hudson- Murray, Director of Multifamily Lending and Supportive Housing, will present the following Multi Family items*

### MULTI FAMILY LOAN PRODUCTION FUND GUIDELINES – APPROVAL OF REVISIONS TO THE GUIDELINES – ITEM 4A

*Thomas Hunt moved and Dorothy Blakeslee seconded.* 1. Approval to set-aside \$22 million of Agency General Funds for the Multifamily Rental Housing Production Loan Fund. 2. Approval to amend the Multifamily Rental Housing Production Loan Fund Underwriting Financing Guidelines and Financing Policy (the “Guidelines”) as set forth in the RFA. 3. Authorization for the Executive Director, Deputy Executive Director, Chief of Programs, Chief Financial Officer, or Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above action, subject to the approval of the Attorney General’s office.

*Aye –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

HMFA #03350/ SNHTF #355 – RIVERSIDE SENIOR APARTMENTS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 4B

*Aimee Manocchio – Nason moved and Dorothy Blakeslee seconded.* 1. Approval of a mortgage commitment for an estimated \$14,770,000 in construction only financing from the Conduit Bond Program for a project known as Riverside Senior Apartments, HMFA #03312 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a mortgage loan commitment for an estimated \$2,800,000 in construction and permanent financing from the Multifamily Rental Housing Production Loan Fund (“MRHPLF”) for a Project known as Riverside Senior Apartments, HMFA #03312 (the Project”), upon the terms and conditions set forth in the RFA.

*Aye – Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

**MULTI FAMILY- FOUR PERCENT TAX CREDITS- CONDUIT -FRM**

HMFA #03311 THE STATION AT GRANT AVENUE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 5A

*Aimee Manocchio-Nason moved and Dorothy Blakeslee seconded.* 1. Approval of a mortgage commitment for an estimated \$15,448,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as The Station at Grant Avenue, HMFA #03311 (the “Project”), upon the terms and conditions set forth in the FA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$15,300,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing (“FRM”) Program for the Project, pursuant to the FRM Program Guidelines.

*Aye – Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

**MULTI FAMILY- FOUR PERCENT TAX CREDITS**

HMFA #03369- FRANKLIN SQUARE VILLAGE – APPROVAL OF A DECLARATION OF INTENT – ITEM 6A

*Thomas Hunt moved and Elisa Neira 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 \$30,600,000 in construction and permanent financing for a project known as Franklin Square Village, HMFA #03369 (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 –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

HMFA #03324/SSNH #088/ SNHTF #347- GORDON H. MANSFIELD VETERANS VILLAGE – APPROVAL OF A DECLARATION OF INTENT – ITEM 6B

*Dorothy Blakeslee 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 \$12,120,000 in construction and permanent financing for a project known as Gordon H. Mansfield Veterans Village, HMFA #03324 (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 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 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, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

**REGULATORY AFFAIRS**

*Suzanne Plesnarski, Manager of Regulatory Affairs, will present the Regulatory Affairs the next two items*

HMFA #712- NEVADA STREET, HMFA #529 – COURT TOWERS – APPROVAL TO RELEASE A PORTION OF THE PROJECT’S PARKING LOT TO BENEFIT AN ADJOINING LOT – ITEM 7A

*Thomas Hunt moved and Aimee Manocchio – Nason seconded.* 1. Approval of the subdivision of the Nevada Street project land into two separate parcels, one containing the building, a parking lot and land surrounding the building, and the second parcel consisting of land currently utilized by the Nevada Street tenants and their guests as a portion of the parking lot (the “New Lot”). 2. Approval of the release of the New Lot from the Agency's regulatory oversight, upon the terms and conditions below. 3. 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, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue*  
*Nay – None*  
*Abstained- None*

HMFA #733 – ALVIN GERSHEN APARTMENTS, HMFA #547 - BATTERY VIEW, HMFA #335-  
COMMUNITY HAVEN, HMFA #408 – POND RUN - APPROVAL OF THE TRANSFER OF INTEREST  
WITHIN THE MANAGING MEMBERS AND GENERAL PARTNERS – ITEM 7B

*Thomas Hunt moved and Robert Tighue seconded.* 1. Board approval of the transfer of ownership of the interests held by Mildred B. Gershen in AEG Investments, LLC ("AEG"), the co-owner of the general partners of Alvin E. Gershen Apartments, L.P. (Alvin E. Gershen Apts. HMFA #733) and Pond Run Housing, L.P. ( Pond Run HMFA #408), and the sole general partner of Battery View Senior Housing Ltd. ( Battery View HMFA #547), and Community Haven Senior Citizen Housing, Ltd. ( Community Haven HMFA #335), to 23 Trusts established by the Estate of Mildred B. Gershen ("MBG") as 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, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
Nay – None  
Abstained- None*

APPROVAL OF PROPOSAL OF AMENDMENTS ON THE LITC QUALIFIED ALLOCATION PLAN  
AT N.J.A.C. 5:80-33.1 ET SEQ. TO CODIFY REQUIREMENTS OF A500 LEGISLATION – ITEM 7C

*Thomas Hunt moved and Aimee Manocchio-Nason seconded.* 1. Approval of proposed amendments at N.J.A.C. 5:80-33.9(b) and 33.12(a) and a proposed new rule at N.J.A.C. 5:80-33.9(b)i through 33.9(b)iv in substantially the form attached hereto to codify legislation sometimes known as A500 into the Low Income Housing Tax Credit Qualified Allocation Plan (QAP). 2. Authorization for Agency staff, in conjunction with the Attorney General's Office, to prepare and forward to the Office of Administrative Law (OAL) an appropriate proposal notice for publication in the New Jersey Register.

*Aye –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
Nay – None  
Abstained- None*

APPROVAL OF PROPOSED AMENDMENTS TO THE AGENCY'S REGULATIONS TO UPDATE  
TERMINOLOGY AT THE REQUEST OF THE DIVISION OF CHILD PROTECTION AND  
PERMANENCY – ITEM 7D

*Thomas Hunt moved and Aimee Manocchio- Nason seconded.* 1. Approval of the proposal of amendments to the Agency's rules at N.J.A.C. 5:80-1.3, 5:80-26.16 and 5:80-33.2 in substantially the form attached hereto. 2. Authorization for Agency staff, in conjunction with the Attorney General's Office, to prepare and forward to the Office of Administrative Law ("OAL") an appropriate proposal notice for publication in the New Jersey Register.

*Aye –Robert Long, Thomas Hunt, Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
Nay – None  
Abstained- None*

## CAPITAL MARKETS

Catherine Bernard, Assistant Director of MF Program Funding, will present the Capital Market items

### HMFA #03311- THE STATION AT GRANT AVENUE – APPROVAL OF CONDUIT BOND DOCUMENTS – ITEM 8A

*Aimee Manocchio Nason 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 Bonds (The Station at Grant Avenue Project), Series 2019 B-1 and Series 2019 B-2 (the “Resolution”) under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$16,184,760 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, Thomas Hunt , Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
Nay – None  
Abstained- None*

## DELINQUENT ASSETS

John Murray, Chief Financial Officer, will present the Delinquent Assets items

### UHORP #903- NEW CENTURY HOMES – APPROVAL OF A DISCHARGE OF MORTGAGE – ITEM 9A

*Thomas Hunt moved and Robert Tighue seconded.* 1. Approval to discharge the loan documents on the New Century Homes, UHORP #903 (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 Legal and Regulatory Affairs, or the Chief of Programs to execute any and all documents necessary to effectuate the above actions.

*Aye –Robert Long, Thomas Hunt , Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
Nay – None  
Abstained- None*

### CHOICE #13-08- LEEWOOD VILLAGE AT ROWAND POND – APPROVAL OF A DECLARATION OF DEFAULT – ITEM 9B

*Aimee Manocchio – Nason moved and Dorothy Blakeslee seconded.* 1. Approval to issue an Agency Action Notice to Renaissance Pond 1, LLC (the “Owner”), of Leewood Villages at Rowand Pond (the “Project”) as a result of the occurrence of an Event of Default as set forth in the Loan Documents (defined below). 2. Approval of a Declaration of Default with respect to the Owner for failure to pay its mortgage loan obligations, failure to repay the subsidies awarded to the Project, in the absence of a proper and timely response to the Agency Action Notice set forth above and in accordance with Paragraph 5(d) of the Intercreditor Agreement. 3. Authorization for the Executive Director, the Deputy Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and the Chief of Programs to execute and deliver such notices and other documents as may be determined, including, but



not limited to, the aforementioned Agency Action Notice, in consultation with the Attorney General's Office, necessary to effectuate a Declaration of Default, including issuance of a Notice of Default to the Owner in accordance with the Loan Documents (as defined below).4. Authorization for the Executive Director, in consultation with the Attorney General's Office, to institute a foreclosure action against the Owner and to take any and all legal and equitable actions, including but not limited to, accepting a deed in lieu of foreclosure, and to exercise any and all remedies as set forth in the Loan Documents, with respect to the Project.

*Aye –Robert Long, Thomas Hunt , Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
Nay – None  
Abstained- None*

**PRESENTATIONS**

*Theresa Fink, Director of Finance will provide an overview of the Finance Division.*

**OTHER BUSINESS**

*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**

*moved and seconded a motion to adjourn at 10:53 a.m.*

*Aye –Robert Long, Thomas Hunt , Aimee Manocchio-Nason, Elisa Neira, Dorothy Blakeslee, Robert Tighue  
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.

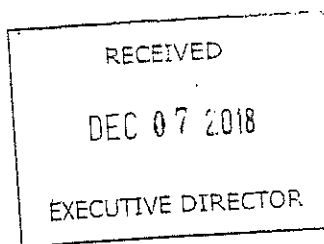
Sincerely,

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

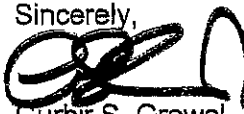
Sheila Y. Oliver, Lieutenant Governor  
Chair  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
P.O. Box 18550  
Trenton, New Jersey 08650-2085

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*

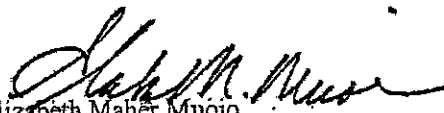
March 6, 2019

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

Dear Executive Director Richman:

I hereby designate Robert Tighue of the Office of the Treasurer to act as my designee at the March 7, 2019 meeting of the New Jersey Housing and Mortgage Finance Agency.

Sincerely,

  
Elizabeth Maher Muoio  
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

SHERIL 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, Ext. 50223.

Very truly yours,

A handwritten signature in cursive script that reads "M. Caride".

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

**Sheila Y. Oliver**  
Lt. Governor

**Carole Johnson**  
Commissioner

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:

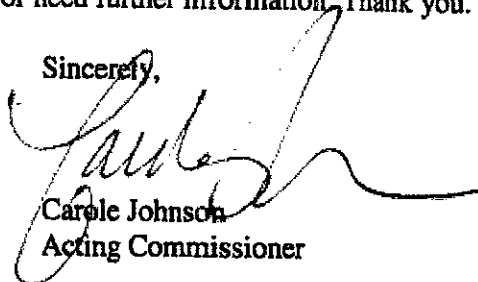
Please be advised that I have designated Elisa Neira as the Department of Human Services' representative for the New Jersey Housing and Mortgage Finance Agency Board. Should Ms. Neira not be available, Steve Shultz will serve as the alternate.

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](mailto: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/lk

c: Jill Shortway Ippolito  
Elisa Neira  
Steven Shultz  
Lynn Kotch