MINUTES OF THE 385TH BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

MEMBERS:
Richard E. Constable, III, Commissioner, DCA
* Aimee Manocchio Nason, Deputy Attorney General
  (representing Jeffrey S. Chiesa, Attorney General)
** David Moore, Manager, Office of Public Finance, Department of Treasury
  (representing Andrew Sidamon-Eristoff, State Treasurer) via phone
*** Thomas Hunt, Deputy Assistant Director, Office of Consumer Finance,
    Department of Banking and Insurance
    (representing Kenneth E. Kobylowski, Commissioner, Department of Banking
    and Insurance)
**** Cathy Boland, Supervising Program Development Specialist, Office of Housing,
    Policy, Planning and Evaluation Division of Mental Health and Addiction
    Services, Department of Human Services
    (representing Jennifer Velez, Commissioner, Department of Human Services)
    Monsignor Linder
    Patricia Mueller

OFFICIALS
PRESENT:
Anthony Marchetta, Executive Director
Claudia Lovas, Deputy Executive Director/Chief of Programs
Donna Rendinó - Chief of Administration
Michael Floyd - Chief of Property Management and Technical Services
David Bonomo - Chief Financial Officer
Leslie Lefkowitz, Chief of Legal and Regulatory Affairs
Laura Shea, Senior Director of Single Family Programs
John Murray, Senior Director of Business and Credit Development
Marisol Rodriguez - Director of Multifamily Programs and Lending
Tanya Hudson-Murray, Assistant Director, Multifamily Programs & Lending
Kwesi Daniels, Multifamily Financing, Green Compliance Officer
Theresa Fink - Director of Finance
Darryl Applegate - Director of Regulatory Affairs
Jennifer Linett, Director of Loan Closings
Yirgu Wolde - Assistant Director of Supported Housing and Special Needs
Bruce Blumenthal, Community Development Ombudsman
Kim Sked, Senior Compliance Officer
Harry Stevens, General Services Assistant
Carilyn Willis, Executive Assistant
OTHERS
PRESENT: Kavin Mistry, Assistant Attorney General
         Kellie Pushko, Deputy Attorney General
         Kerstin Sundstrom, Governor’s Authorities Unit
         Regina Egea, Governor’s Authorities Unit
         B. Kerr, Governor’s Authorities Unit
         Mike Stephens, CIA

* Letter of April 12, 2011 designating Aimee Manocchio Nason to represent the Attorney General
** Letter of February 25, 2013 designating David Moore to represent the State Treasurer,
   Andrew Sidamon-Eristoff
*** Letter of February 13, 2012 designating Thomas Hunt to represent Kenneth E. Kobylowski,
   Commissioner, Department of Banking and Insurance
**** Letter of July 8, 2011 designating Cathy Boland to represent Jennifer Velez, Commissioner,
   Department of Human Services
Chairman Richard Constable 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 facsimile, regular mail and hand delivery on May 24, 2013 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

Thomas Hunt moved and Cathy Boland seconded approval of the Minutes of the May 15, 2013 meeting of the HMFA Board.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

CDBG-DR

APPROVAL OF AMENDMENTS TO THE FRM PROGRAM – ITEM 2A. 
Thomas Hunt moved and Monsignor Linder seconded 1. Approval of revisions to the Fund for Restoration of Multi-Family Housing (“FRM”) Guidelines in the form as in the Request for Action. 2. Delegation to the Executive Director to approve non-substantive amendments to the FRM Guidelines, so long as such amendments do not result in a change in policy or implementation of the FRM Program Guidelines as currently approved. Specifically, the Executive Director is authorized to approve corrections in spelling, punctuation and misnumbering. Any amendments that would change the underlying policy or implementation of the FRM Guidelines from the form in which is now presented shall remain subject to Agency Board approval.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None
APPROVAL OF THE GUIDELINES FOR THE CDBG-DR PUBLIC HOUSING PROGRAM – ITEM 2B.
Patricia Mueller moved and Thomas Hunt seconded 1. Approval of the allocation of $20,000,000 of 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") from the total amount allocated to fund the Restoration of Multi-Family Housing Program ("FRM") to fund the Fund for Restoration of Multi-Family Housing-Public Housing Authority Set-Aside Program (the "FRM-PHA"). 2. Approval of the FRM-PHA Guidelines in the form as in the Request for Action. 3. Delegation to the Executive Director to approve non-substantive amendments to the FRM-PHA Guidelines, so long as such amendments do not result in a change in policy or implementation of the FRM-PHA Program Guidelines as currently approved. Specifically, the Executive Director is authorized to approve corrections in spelling, punctuation and misnumbering. Any amendments that would change the underlying policy or implementation of the FRM-PHA Guidelines from the form in which is now presented shall remain subject to Agency Board approval.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

SANDY SPECIAL NEEDS HOUSING FUND – APPROVAL OF AMENDED GUIDELINES – ITEM 2C.
Thomas Hunt moved and Monsignor Linder seconded 1. Approval of revisions to the Agency’s Sandy Special Needs Housing Fund (“SSNHF”) Guidelines in substantially final form as in the Request for Action. 2. Authorization for the Executive Director to approve amendments to correct errors in or clarify the SSNHF Guidelines, so long as such amendments do not result in a change in policy or implementation of the SNHPLP Guidelines 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 SSNHF Guidelines from the form in which it is now presented shall remain subject to Board approval.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

APPROVAL TO FORWARD FUND THE SANDY HOMEBUYER ASSISTANCE LOANS FROM AGENCY FUNDS—ITEM 2D.
Thomas Hunt moved and Cathy Boland seconded 1. Approval to authorize the funding, utilizing Agency funds up to Five Million Dollars ($5,000,000), of loans under the Sandy Home Buyer Program in advance of receipt of Community Development Block Grant-Disaster Recovery ("CDBG-DR") funds from the Department of Community Affairs ("DCA"). 2. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer and the Chief of Legal and Regulatory Affairs to take any and all actions necessary and to execute and deliver all agreements, certificates, instruments and other documents necessary, to receive CDBG-DR funding from DCA.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None
MULTI-FAMILY-CONDITIONAL COMMITMENTS NON-SANDY TAX CREDIT ROUND

HMFA #02876 – GALENTO PLAZA TRANSIT VILLAGE - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3A.
1. Approval of a mortgage commitment for an estimated $10,915,000 in permanent only financing for a project known as Galento Plaza Transit Village, HMFA #2876 (the “Project”), upon the terms and conditions set forth in the Request for Action. 2. Approval of a mortgage loan commitment for an estimated $2,250,000 in permanent financing from the Strategic Zone Lending Pool for a project known as Galento Plaza Transit Village HMFA #2876 (the “Project”), upon the conditions set forth in the Request for Action.

HMFA #02827 – CLIFTON MAIN MEWS - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3B.
1. Approval of a mortgage commitment for an estimated $2,537,000 in permanent financing for a project known as Clifton Main Mews, HMFA #02827 (the “Project”), upon the terms and conditions in the Request for Action.

HMFA #02839 – RIVERFRONT VILLAGE AT PENNSAUKEN - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3C.
1. Approval of a mortgage commitment for an estimated $2,034,000 in permanent financing for a project known as Riverfront Village at Pennsauken, HMFA #02839 (the “Project”), upon the terms and conditions in the Request for Action.

HMFA #02838 - HOLLY BERRY COURT - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3D.
1. Approval of a mortgage commitment for an estimated $1,102,000 in permanent financing for a project known as Holly Berry Court, HMFA #2838 (the “Project”), upon the terms and conditions in the Request for Action. 2. Approval to insure the mortgage loan for the Project, pursuant to the Housing Finance Agency Risk Sharing Program offered by the U.S. Department of Housing and Urban Development. The mortgage loan to be insured shall be in an amount currently estimated at $1,102,000, for a term of 30 years. The New Jersey Housing and Mortgage Finance Agency shall assume 10% of the risk of any loss due to mortgage default and the Federal Housing Administration shall assume 90% of any loss or such other coverage acceptable to both parties.

HMFA #02525 - GIBBSTOWN II - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3E.
1. Approval of a mortgage commitment for an estimated $850,000 in permanent financing for a project known as Gibbstown II, HMFA #02525 (the “Project”), upon the terms and conditions in the Request for Action.

HMFA #02846 – FREEDOM VILLAGE AT WESTHAMPTON - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3F.
1. Approval of a mortgage commitment for an estimated $1,565,000 in permanent financing for a project known as Freedom Village at Westampton, HMFA #02846 (the “Project”), upon the terms and conditions in the Request for Action.
HMFA #02863 – THE APARTMENTS AT THE MILL - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3G.
1. Approval of a mortgage commitment for an estimated $2,106,000 in permanent financing for a project known as Apartments at the Mill, HMFA #02863 (the “Project”), upon the terms and conditions in the Request for Action.

HMFA #02889 – BORDENTOWN SENIOR RESIDENCE - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3H.
1. Approval of a mortgage commitment for an estimated $5,051,000 in construction and permanent financing for a project known as Bordentown Senior Residence HMFA #02889 (the “Project”), upon the terms and conditions in the Request for Action.

HMFA #02898/SNHTLP #21 – MULLICA WEST - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3I.
1. Approval of a mortgage commitment for an estimated $50,000 in construction and permanent financing from the Special Needs Revolving Loan Program (“SNRLP”) for a project known as Mullica West, HMFA #02898/SNRLP #21 (the “Project”), upon the terms and conditions in the Request for Action.

HMFA #02899 – BORDENTOWN SENIOR APARTMENTS - APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3J.
1. Approval of a mortgage commitment for an estimated $165,000 in permanent financing for a project known as Bordentown Senior Apartments, HMFA #02899 (the “Project”), upon the terms and conditions in the Request for Action.

**ACTION ITEMS 3A-3J AS DESCRIBED ABOVE**

Thomas Hunt moved and Monsignor Linder seconded approval of Action Items 3A-3J.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller

Nay-None

MULTI-FAMILY – FOUR PERCENT TAX CREDIT (CDBG-DR)

HMFA #02828 - HERITAGE VILLAGE AT OCEAN - APPROVAL OF A MORTGAGE FINANCING COMMITMENT/DECLARATION OF INTENT – ITEM 4A.
Monsignor Linder moved and Aimee Manocchio 1. Approval of a mortgage commitment for an estimated $5,500,000 in construction and permanent financing for a project known as Heritage Village at Ocean, HMFA #02828 (the “Project”), upon the terms and conditions set forth below. This commitment will also serve as a Declaration of Intent (“DOI”) of the Agency to issue tax exempt bonds in an estimated $6,359,847 in construction and permanent financing for such project, upon the terms and conditions set forth below. The DOI 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.
2. Approval of a subsidy mortgage loan commitment for an estimated amount not to exceed $3,370,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing ("FRM") Program for a project known as Heritage Village at Ocean, HMFA #02828 (the "Project"), pursuant to the FRM Program Guidelines.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

SUPPORTIVE HOUSING (CDBG-DR)

HMFA#02669, SSNHF#2, HIGH STREET HEIGHTS SUPPORTIVE HOUSING - APPROVAL OF A MORTGAGE FINANCE COMMITMENT – ITEM 5A.
Patricia Mueller moved and Thomas Hunt seconded 1. Approval of a mortgage commitment for an estimated $398,000 in construction and permanent financing from the Sandy Special Needs Housing Fund (SSNHF), or any other funds available to the Agency for a project known for a project known as High Street Heights, HMFA #02669 / SSNHF#2 upon terms and conditions in the Request for Action.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

HMFA# 02888, SSNHF#22 - ALPHA DRIVE SUPPORTIVE HOUSING - APPROVAL OF A MORTGAGE FINANCE COMMITMENT – ITEM 5B.
Thomas Hunt moved and Cathy Boland seconded 1. Approval of a mortgage commitment for an estimated $837,000 in construction and permanent financing from the Sandy Special Needs Housing Fund (SSNHF), or any other funds available to the Agency for a project known for a project known as Alpha Drive Supportive Housing HMFA #02888 / SSNHF#22, upon terms and conditions in the Request for Action.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

SUPPORTIVE HOUSING

HMFA#02680, THP#38 - LINCOLN PARK TRANSITIONAL HOUSING – APPROVAL OF A MORTGAGE FINANCE COMMITMENT – ITEM 6A.
Patricia Mueller moved and Aimee Manocchio Nason seconded 1. Approval of a mortgage commitment for an estimated $152,000 in construction and permanent financing from the Transitional Housing Revolving Loan Program ("THRLP"), or any other funds available to the Agency for a project known as Lincoln Park Transitional Housing, HMFA #02680, THP #38 (the "Project"), upon the terms and conditions in the Request for Action.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None
CAPITAL MARKETS

CONDUIT PROGRAM—APPROVAL OF AMENDMENTS TO PROGRAM GUIDELINES—ITEM 7A.
Thomas Hunt moved and Monsignor Linder seconded 1. Approval by Agency Board of revised Multi-Family Conduit Bond Program Guidelines (the “Guidelines”) to provide for the issuance of conduit bonds utilizing a 100% cash collateralized structure and revisions to the fee schedule found at Section III.G of the Guidelines to include a two hundred (200) basis points fee for non-amortizing debt.

David Bonomo, CFO, advised the Board that the addition of the 100% collateralized structure will allow for FHA financing without any additional costs to the Agency.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt,
Monsignor Linder, Patricia Mueller
Nay-None

MULTI-FAMILY CONDUIT

HMFA #02829 – SALEM LAFAYETTE APARTMENTS - APPROVAL OF A DECLARATION OF INTENT – ITEM 8A.
Patricia Mueller moved and Thomas Hunt seconded 1. Approval of a “Declaration of Intent” stating the intention of the Agency to issue tax-exempt bonds in an estimated amount not to exceed $63,271,000 in construction only financing for a project known as Salem Lafayette Apartments, HMFA #02829 (the “Project”), upon the terms and conditions in the Request for Action. 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-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt,
Monsignor Linder, Patricia Mueller
Nay-None
FINANCE

APPROVAL TO EXTEND THE CONTRACT OF CLIFTON LARSON ALLEN TO PERFORM THE AGENCY'S 2013 FINANCIAL AUDIT – ITEM 9A.
Patricia Mueller moved and Cathy Boland seconded 1. Authorization to exercise the first one (1) year option to extend the term of Clifton Larson Allen (formerly Clifton Gunderson, LLP) as the Agency’s independent certified public accounting firm to perform the annual financial audit of the Agency and other auditing and related services for the fiscal year ended December 31, 2013.

Audit Committee Member Tom Hunt advised the Board that because of the number of new programs coming on line the Audit Committee recommends extending Clifton Larson Allen for one additional year to ensure continuity.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

ACCEPTANCE OF AGENCY AUDITED FINANCIAL STATEMENTS - ITEM 9B.
Monsignor Linder moved and Patricia Mueller seconded 1. Acceptance of the New Jersey Housing and Mortgage Finance Agency’s audited financial statements for fiscal year ending December 31, 2012 (the “Fiscal Year 2012 Audit Report”), as prepared by Clifton Larsen Allen, LLP (the “Independent Auditor”).

Audit Committee Member Tom Hunt confirmed that the Audit Committee reviewed the 12/31/12 Audit report and recommended approval of same.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

REGULATORY AFFAIRS

HMFA #861 – JOHN FRICANO TOWERS – APPROVAL OF A TRANSFER OF OWNERSHIP – ITEM 10A.
Thomas Hunt moved and Cathy Boland seconded 1. Board approval of the transfer of ownership for a project known as John Fricano Towers, HMFA #861 (the “Project”), from New Brunswick U.A.W. Housing Corp. (the “Seller”), to JPF UAW Urban Renewal Housing, LLC (the “Buyer”). 2. Approval of the financing of the Project in the form of a purchase money mortgage made by the Buyer in favor of the Seller for 100% of the purchase price of the Project. 3. Waiver of the Portfolio Reserve Account payment required under N.J.A.C. 5:80-5.9(a). 4. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None
HMFA #259 - HIGH STREET APARTMENTS – APPROVAL OF THE PREPAYMENT – ITEM 10B.
Thomas Hunt moved and Aimee Manocchio Nason seconded 1. Approval of the prepayment of Agency mortgage financing of the High Street Apartments project, HMFA #259. 2. Authorization for the Executive Director, the Deputy Executive Director, the Chief Financial Officer, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None

MOTION TO ADJOURN
Patricia Mueller moved and Thomas Hunt seconded a motion to adjourn at 10:45 a.m.

Aye-Richard Constable, Aimee Manocchio Nason, David Moore, Cathy Boland, Thomas Hunt, Monsignor Linder, Patricia Mueller
Nay-None
April 12, 2011

Honorable Lori Grifa
Commissioner
Department of Community Affairs
New Jersey Housing and Mortgage Finance Agency
P.O. Box 800
Trenton, New Jersey 08625-0800

Dear Commissioner Grifa:

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, Deputy Attorney General Aimee Manocchio Nason is authorized to vote in my stead and to otherwise act on my behalf.

Very truly yours,

Paula T. Dow
Attorney General

c: Secretary of State
   Susan K. Fischer, Assistant Attorney General
   Aimee Manocchio Nason, Deputy Attorney General
February 25, 2013

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 David Moore, Department of Treasury to act as my permanent designee at all the meetings of the New Jersey Housing and Mortgage Finance Agency. Robert Romano, Department of Treasury will serve as back-up should David not be available to attend.

Sincerely,

[Signature]

Andrew P. Sidamon-Eristoff
State Treasurer
February 13, 2012

Anthony Marchetta
Executive Director
NJ Housing and Mortgage 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 Hunt, Deputy Assistant Director, Office of Consumer Finance.

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

Very truly yours,

Kenneth E. Kobylowski
Acting Commissioner

Thomas Hunt
Assistant Deputy Director

Denise Illes
Special Assistant to the Real Estate Commission
July 8, 2011

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

Dear Mr. Marchetta:

Valerie L. Larosiliere, in her new position as Assistant Director, Office of Housing, Policy and Program Evaluation, Division of Mental Health and Addiction Services, will continue as the Department of Human Services' (DHS) representative for board meetings of the New Jersey Housing and Mortgage Finance Agency. Cathy Boland will be the designee in her absence and will have full authority to represent and take action on matters related to DHS.

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,

Jennifer Velez  
Commissioner

JV:3:jc  
c: Valerie L. Larosiliere  
Cathy Boland