

**MINUTES OF THE 528th
TELECONFERENCE BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

August 28, 2025

MEMBERS:

- * Janel Winter, Deputy Commissioner, DCA (representing Jacquelyn Suarez, Commissioner, DCA)
- ** Philip Espinosa, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Attorney General)
- *** Paulette Sibblies-Flagg, Administrator of Accreditation, Department of Banking and Insurance (representing Commissioner Justin Zimmerman, Department of Banking and Insurance)
- **** Robert Tighue, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)

Diane Johnson
Dorothy Blakeslee

**HMFA STAFF
PRESENT:**

Melanie Walter, Executive Director
Laura Shea, Chief of Legal and Regulatory Affairs
Deb Urban, Chief of Multifamily Programs
Terry Tucker, Chief of Staff
John Murray, Chief Financial Officer
Jeanette Nieves, Executive Board Secretary
Donna Spencer –Director of Multifamily Programs
Darryl Applegate, Director of Regulatory Affairs
Teresa White, Assistant Director of Risk Management & Special Program
Jaime Ding, Policy and Programs Analyst II
Pam DeLosSantos, Director of Technical Services
Jordan Moskowitz, Managing Director of Single -Family Programs
Alex Hao - Policy & Programs Analyst II
Lyndsey Carroll- Paralegal II
Jesskomar Velarde Gargot - Honors Fellow
Ahsan Zia - Business Strategy and Project Manager
Daisy Lopez Ortiz - Honors Fellow
Matthew R Gelman- General Services Assistant III

Anika Kapoor- Honors Fellow
Jenifer Riley- Multifamily Mortgage Processor
Tanya R. Hudson-Murray- Managing Director of Multifamily Programs
Kelly Klaus- Paralegal II
Joel Finkelstein- Legal Research Analyst II
Peter Yasenchak- Legal Research Analyst/OPRA Custodian II
Jean - Claude Michel- Graphic Design Coordinator

Rebecca Errickson- Junior Executive Assistant
Gerald Boone- Credit Officer III
Robert Dippold II- Accountant II
Karen E. Becker- Administrative Assistant IV
Shanisha Mack - Credit and Business Analyst
Catherine Stout- Accountant II
Vipin Chackonal- HAF Accountant I
Joseph Heath-Director of Capital Markets
Tina Vignali- Senior Compliance Officer
Matthew Boyle-Director of Finance
Nirali Amin- Senior Accountant II
Julianne Reese- Assistant Director of Finance
Susan Tonry- Bond Analyst II
Edward Chersevani- Administrator of Accounting
Albert Peasco- Senior Legal Research Analyst II / Opra Custodian
Catherine F. Bernard- Assistant Director of MF Program Funding
Katone Glover- Director of Asset Management
Roger Grutzmacher - Managing Architect
Raed Rasslah - Accountant
Dominique Smalls- Procurement Officer II
George Nwosu- Senior Accountant II
Maria Estrada - Administrative Assistant II

OTHERS
PRESENT:

Vladimir Palma, Deputy Attorney General, Attorney General's Office
Dorian Smith, Senior Counsel, Governors Authority Unit
Alyson Cofran, Deputy Attorney General, Attorney General's Office

MEMBERS
OF THE PUBLIC:

Miles Berger, Berger Organization
Carly De La Hoz, Goldman Sachs
Martin Bershtein – MGB
Aaron Shirian – The Lions Group
Mark Gioioso – TAG Development
Brad Ingerman – The Ingerman Group

Megan Smith – Public
Peter Manda – Hardwick Law Firm, LLC
Michael Acciani - LNWA
Hans Lampart – Eastern Pacific Development
Ava Goldman – The Michaels Development Co.
Dennis McGuire – Public

- * Letter of December 9, 2024 designating Janel Winter to represent Jacquelyn Suarez, Commissioner, DCA
- ** Letter of January 27, 2023 designating Philip Espinosa to represent Matthew J. Platkin, Attorney General
- *** Letter of January 17, 2020 designating Paulette Sibblies Flagg to represent Justin Zimmerman, Commissioner, Department of Banking and Insurance
- **** Letter of November 29, 2022 designating Robert Tighue to represent the State Treasurer, Elizabeth Maher Muoio

Janel Winter, Deputy Commissioner, Department of Community Affairs read the following into the minutes:

NOTICE OF PUBLIC MEETING

The New Jersey Housing and Mortgage Finance Agency gave notice of the time, place and date of this meeting by electronic mail on August 21, 2025 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.

ROLL CALL

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE JULY 17, 2025 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Tighue moved and Dorothy Blakeslee seconded. 1. Approval of the Public Session Minutes of the July 17, 2025 Meeting of the HMFA Board

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

SPECIAL NEEDS

HMFA #08024– PRESTILE PLACE GROUP HOME – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 2A

Dorothy Blakeslee moved and Paulette Sibblies- Flagg seconded. Approval of a subsidy loan mortgage commitment for an estimated \$1,000,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Prestile Place Group Home, HMFA #08024 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

HMFA #07985– CEDAR HILL SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 2B

Dorothy Blakeslee moved and Robert Tighue seconded. Approval of a subsidy loan mortgage commitment for an estimated \$716,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Cedar Hill Supportive Housing, HMFA # 07985 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

MULTIFAMILY

APPROVAL OF REVISIONS TO THE MULTIFAMILY UNDERWRITING GUIDELINES AND FINANCING POLICY - ITEM 3A

Diane Johnson moved and Philp Espinosa seconded. 1. Approval to amend the Multifamily Underwriting Guidelines and Financing Policy (the “Multifamily Guidelines”) for the Multifamily Programs and Lending as set forth in the RFA. 2. Authorization for the Executive Director and the Chief of Programs to approve amendments to correct errors in or clarify the Guidelines, so long as such amendments do not result in a change in policy or implementation of the Guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the Guidelines from the form in which it is now presented shall remain subject to Agency Board approval. 3. Authorization for the Executive Director, the Chief of Programs, the Chief Financial Officer, the Chief of Legal and Regulatory Affairs, in consultation with the Attorney General’s Office, to execute any and all documents necessary to effectuate the above actions.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS- DECLARATION OF INTENT

The following project is seeking approval of the issuance of a declaration of intent. The declaration of intent is the preliminary step in the mortgage commitment process. The following project will be presented to the Board at a subsequent meeting for approval of a mortgage financing commitment.

HMFA #08033– COTTAGE PLACE APARTMENTS – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A

Robert Tighue moved and Dorothy Blakeslee 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 \$9,832,000 in construction and permanent financing for a project known as Cottage Place Apartments, HMFA #08033 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

**HMFA #08034– CHOICE JUNIOR ONE – APPROVAL OF A DECLARATION OF INTENT
- ITEM 4B**

Paulette Sibblies Flagg moved and Philip Espinosa 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 \$35,388,000 in permanent financing for a project known as Choice Junior One, HMFA #08034 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Philip Espinosa
Nay – None
Abstained- Diane Johnson

MULTIFAMILY – FOUR PERCENT TAX CREDIT

**HMFA #07976– VINELAND GARDENS– APPROVAL OF A MORTGAGE FINANCING
COMMITMENT - ITEM 5A**

Robert Tighue moved and Philip Espinosa seconded. Approval of a mortgage loan commitment for an estimated \$9,599,000 in permanent only financing from the Agency Revenue Bond Financing for a project known as Vineland Gardens, HMFA #07976 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$5,464,000 in permanent only financing from the Urban Preservation Program (“UPP”) for the Project, pursuant to the UPP Program Guidelines. 3. Agency approval of the transfer of 100% ownership interest in the Project from Vineland Associates, LLC (the “Seller”), to Vineland Preservation, LLC, (the “Buyer”). 4. Subordination of the Agency’s prepayment Deed Restriction and Regulatory Agreement during the term of the new Agency financing, as applicable. 5. Authorization for the Executive Director or any Agency Chief to execute any and all documents necessary to effectuate the above actions.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa
Nay – None
Abstained- None

HMFA #07982– GARDEN COURT APARTMENTS– APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5B

Diane Johnson moved and Paulette Sibblies – Flagg seconded. 1. Approval of a mortgage loan commitment for an estimated \$34,584,000 in construction only financing from the Agency Revenue Bond Financing Program for a project known as Garden Court Apartment, HMFA #07982 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$5,000,000 in construction and permanent financing from the Urban Preservation Program (“UPP”) for the Project, pursuant to the UPP Program Guidelines. 3. Agency approval of the transfer of 100% ownership interest in the Project from Sencit F/G McKinley Associates, L.P (the “Seller”), to Garden Court AC LLC, (the “Buyer”). 4. Approval of a waiver from the Agency’s Required Payment and Repayments Regulation at N.J.A.C. 5:80-5.9(a)(1), pursuant to N.J.A.C. 5:80-19.1, to preserve the long-term affordability of the Project. 5. Subordination of the Agency’s prepayment Deed Restriction and Regulatory Agreement during the term of the new Agency financing, as applicable. 6. Authorization for the Executive Director or any Agency Chief to execute any and all documents necessary to effectuate the above actions.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

HMFA #07975– CHERRY HILL SENIOR HOUSING– APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5C

Paulette Sibblies Flagg moved and Robert Tighue seconded. Approval of a mortgage loan commitment for an estimated \$6,729,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Cherry Hill Senior Housing, HMFA #07975 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$9,450,000 in permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$1,800,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) Program for the Project, pursuant to the SNHTF Program Guidelines.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

**HMFA #07750– THE VISTA AT OLD BRIDGE– APPROVAL OF A MORTGAGE
MODIFICATION - ITEM 5D**

Dorothy Blakeslee moved and Philip Espinosa seconded. Approval of a modification of the mortgage loan recommitment for a project known as Vista at Old Bridge HMFA #07750 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

**HMFA #08048– OASIS AT PRINCETON PIKE– APPROVAL OF A MORTGAGE
FINANCING COMMITMENT - ITEM 5E**

Philip Espinosa moved and Dorothy Blakeslee seconded. Approval of a mortgage loan commitment for an estimated \$8,283,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Oasis at Princeton Pike, HMFA #08048, upon the terms and conditions set forth in the RFA.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

HMFA #07970– HERITAGE VILLAGE AT ROSEGATE – APPROVAL OF A MORTGAGE MODIFICATION - ITEM 5F

Paulette Sibblies Flagg moved and Diane Johnson seconded. Approval of a modification of the mortgage loan commitment for a project known as Heritage Village at Rosegate, HMFA #07970 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

MULTIFAMILY – FOUR - PERCENT TAX CREDIT CONDUIT

HMFA #07898– 701 NEWARK AVENUE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 6A

Philip Espinosa moved and Dorothy Blakeslee seconded. Approval of a mortgage loan commitment for an estimated \$26,600,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as 701 Newark Avenue, HMFA #07898 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

MULTIFAMILY – NINE - PERCENT TAX CREDITS

HMFA #03519– GERARD’S RIVERVIEW – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 7A

Dorothy Blakeslee moved and Robert Tighue seconded. Approval of a mortgage loan commitment for an estimated \$2,769,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as Gerard’s Riverview, HMFA #03519 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$300,000 in permanent only financing from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, pursuant to the MFHPP Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$2,000,000 in permanent financing from the Affordable Housing Production Fund Set Aside (“AHPFSA”) Program for the Project, pursuant to the AHPFSA Program Guidelines. 4. Approval of a subsidy mortgage loan commitment for an estimated \$1,500,000 in permanent financing from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

REGULATORY AFFAIRS

HMFA #1255– MILLSTREAM APARTMENTS – APPROVAL OF A TRANSFER OF OWNERSHIP - ITEM 8A

THIS ITEM WAS PULLED FROM THE AGENDA

APPROVAL OF A TRANSFER OF OWNERSHIP INTEREST, N.J.A.C. 5:80-5.1 ET SEQ.
ADOPTION OF AMENDMENTS, REPEAL AND NEW RULES - ITEM 8B

Philip Espinosa moved and Dorothy Blakeslee seconded. 1. Approval of the adoption of a proposed repeal and new rule, amendments, and a repeal (collectively, the “Rulemaking”), with certain non-substantive changes, to the Agency’s Transfer of Ownership Interests and Prepayment of Agency Mortgage rules, codified at N.J.A.C. 5:80-5. 2. Authorization for the Executive Director, the Administrative Practice Officer, and/or other staff, as appropriate, in consultation with the Attorney General’s office, to file a notice of adoption of the Rulemaking with non-substantive changes, substantially in the form attached hereto, with the Office of Administrative Law (OAL) for publication in the New Jersey Register.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

CAPITAL MARKETS

HMFA #7799– 22 FULTON STREET– APPROVAL OF CONDUIT BOND DOCUMENTS-ITEM 9A

Diane Johnson moved and Dorothy Blakeslee seconded. Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Bonds (22 Fulton Street Project), under the Agency’s Multi-Family Conduit Bond Program, in a principal amount not to exceed \$33,774,000, authorizing and approving the execution and delivery of a Forward Purchase Agreement, a Loan Agreement, a Trust Indenture, an Intercreditor Agreement, a Regulatory Agreement, a Bond Purchase Agreement and Related Instruments, and authorizing other matters in connection therewith (the “Resolution”).

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

APPROVAL OF MULTIFAMILY POOLED BONDS- ITEM 9B

Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded. Approval of the New Jersey Housing and Mortgage Finance Agency Series Resolution Authorizing the Issuance of New Jersey Housing and Mortgage Finance Agency Multi-Family Revenue Bonds, 2025 Series.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

DELINQUENT ASSETS

HMFA #1471– BERNIUS COURT – APPROVAL OF A DECLARATION OF DEFAULT - ITEM 10A

Philip Espinosa moved and Dorothy Blakeslee seconded. 1. Approval of a Declaration of Default against the Toy Factory Apartments L.P., (the “Owner”) regarding Bernius Court, HMFA #1471 (the “Project”) which is in default of certain provisions of the Loan Documents (as defined below). 2. Authorization for the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to exercise remedies under the Loan Documents including but not limited to declaring the outstanding principal plus accrued and unpaid interest and servicing fee and all other liabilities under the Loan Documents to be immediately due and payable. 3. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs or the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

HMFA #2304/SNHTF #110 / SNRLP #7 – MARION STREET APARTMENTS– APPROVAL OF A MORTGAGE EXTENSION - ITEM 10B

Paulette Sibblies Flagg moved and Diane Johnson seconded. 1. Approval of an extension of the Special Needs Revolving Loan Program loan for a project known as Marion Street Apartments, HMFA #2304, SNHTF #110 and SNRLP #7 (“the Project”). This request is for authorization to extend the maturity date of the Note and the mortgage lien to July 1, 2038. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, the Chief of Multifamily Programs or the Chief of Staff to execute any and all documents necessary to effectuate the above actions.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

OTHER BUSINESS

RESOLUTION OF APPRECIATION FOR DARRYL APPEGATE - ITEM 11A

Dorothy Blakeslee moved and Paulette Sibbles Flagg seconded.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None

MOTION TO ADJOURN

Diane Johnson moved and Phillip Espinosa seconded a motion to adjourn at 10:52 am

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Diane Johnson, Philip Espinosa

Nay – None

Abstained- None



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

PHILIP D. MURPHY
Governor

TAHESHA L. WAY
Lieutenant Governor

JACQUELYN A. SUÁREZ
Commissioner

December 9, 2024

Melanie R. Walter
Executive Director
New Jersey Housing and Mortgage Finance Agency
637 S. Clinton Avenue
Trenton, New Jersey 08611

Dear Executive Director Walter:

Please accept this letter as formal notification that Department of Community Affairs Assistant Commissioner Janel Winter will serve as my designee, and Chief of Staff Kia A. King will serve as my alternate designee on the New Jersey Housing and Mortgage Finance Agency Board. They are authorized to represent me in my absence and will have voting rights on behalf of myself and the Department of Community Affairs.

If you have any questions, please do not hesitate to call my office at 609-913-4800.

Sincerely,

A handwritten signature in black ink that reads "Jacquelyn A. Suárez".

Jacquelyn A. Suárez
Commissioner



State of New Jersey

OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
PO BOX 080
TRENTON, NJ 08625-0080

MATTHEW J. PLATKIN
Attorney General

PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER
Lt. Governor

January 27, 2023

Lt. Governor Sheila Y. Oliver, Chair
New Jersey Housing and Mortgage Finance Agency
P.O. Box 18550
Trenton, NJ 08625

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 Aimee Manocchio Nason, Deputy Attorney General as my designee to serve on the board of the Agency. DAG Manocchio Nason 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 DAG Manocchio Nason's absence, Philip Espinosa, 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 both DAG Manocchio Nason and DAG Espinosa, Jonathan Peitz, 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.

Sincerely,

Matthew J. Platkin
Attorney General

c: Michael T.G. Long, Director, Division of Law
Sudha Raja, Deputy Chief of Staff, Division of Law
Aimee Manocchio Nason, Deputy Attorney General
Philip Espinosa, Assistant Attorney General
Jonathan Peitz, Deputy Attorney General
Jonathan Garelick, Chief of Staff
Melanie R. Walter, Executive Director, NJHMFA





State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
PO BOX 040
TRENTON, NJ 08625-0040

PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor

MARLENE CARIDE
Commissioner

RICHARD MUMFORD
Acting Director of Banking

TEL (609) 292-7272
FAX (609) 292-5461

January 17, 2020

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

Re: NJ HMFA Board Meeting Designee

Dear Mr. Richman:

My designee for the New Jersey Housing Mortgage and Finance Agency Board meetings is Paulette Sibbles-Flagg of the Division of Banking.

Ms. Sibbles-Flagg can be reached at paulette.sibbles-flagg@dob.nj.gov, telephone (609) 940-7347.

Very truly yours,

Marlene Caride
Commissioner

cc: Richard Mumford, Acting Director of Banking
Paulette Sibbles-Flagg, Division of Banking



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

November 29, 2022

Melanie Walter, Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Dear Executive Director Walter:

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

Sincerely,

A handwritten signature in blue ink, appearing to be "E. Muoio", written in a cursive style.

Elizabeth Maher Muoio
State Treasurer