

**MINUTES
OF THE MEETING OF THE
NEW YORK CITY HOUSING DEVELOPMENT CORPORATION**

August 5, 2020

A meeting of the Members of the New York City Housing Development Corporation (the “Corporation” or “HDC”) was held on Wednesday, August 5, 2020 via teleconference. The meeting was called to order at 3:28 p.m. by the Chairperson, Louise Carroll, who noted the presence of a quorum. The Members present were Harry E. Gould, Jr., Jacques Jiha, Charles G. Moerdler and Kyle Kimball. The Members absent were Denise Notice-Scott and Melanie Hartzog. A list of observers is appended to these minutes.

The Chairperson stated that the next item on the agenda would be the approval of the minutes of the meeting held on January 27, 2020.

Upon a motion duly made by Mr. Moerdler, and seconded by Mr. Jiha, the Members unanimously:

RESOLVED, to approve the minutes of such meeting.

The Chairperson stated that the next item of business would be the President’s Report and called upon Eric Enderlin, President of the Corporation, to make this presentation.

Mr. Enderlin thanked the Chairperson and the Members in attendance. He stated that it’s been a long afternoon and a long seven months for many of them and he appreciates their time and their service. He said that while we would not be requesting the Members’ authorization of the biggest bond issuance or their approval of the most projects in the history of HDC board meetings today, in many ways this meeting was uniquely important because we are gathered by the means possible and necessary to continue our critical work in the face of truly unprecedented times. He said that between the badly mismanaged COVID pandemic, and the murder of George Floyd as the latest tragedy in the long history of racism and racial injustice in America, rarely have the issues of public health and justice been more prominent in our American consciousness.

Mr. Enderlin stated that while there are no easy answers, we do know that affordable housing remains essential to both those issues as our city finds its way to recover and move forward. He said that studies have shown that families in affordable housing have more favorable health outcomes than those facing the stress of homelessness, overcrowding, or extreme rent burden. He said that just as the city’s administration continues to advance legislation and policies to further protections for New Yorkers of every race, ethnicity, gender, sexual orientation – and any other demographic about which our current federal administration has considerably less concern – so too are we working to make sure everyone can afford to stay here in the city that values them. He said that today’s agenda continues this work.

Turning to the agenda, Mr. Enderlin stated, HDC Senior Vice President Ruth Moreira would present a financing action for the Members' approval that would authorize four new construction projects and would also facilitate repairs and extended affordability at additional projects in our existing portfolio.

Mr. Enderlin stated that Ms. Moreira would then present for the Members' approval the asset purchase of the reversionary interest in certain city mortgages at fair value, demonstrating some of the approaches HDC is taking to help the city achieve savings and move forward during the current constrained budget environment.

Finally, Mr. Enderlin stated, we will turn to Executive Vice President Anthony Richardson who will present for the Members' approval a Declaration of Intent for 240 units of low-income housing in the Spring Creek neighborhood of Brooklyn.

Mr. Enderlin stated to circle back briefly on what he said earlier about the importance of the Corporation's work, he'd like to point out that each of the four projects proposed for new construction financing today are led by either minority and women owned business enterprises or by local nonprofit development teams. He said that these projects exemplify the city's commitment to advancing diversity and strengthening the affordable housing industry through a broad range of partnerships.

Mr. Enderlin stated that HDC's team has also been actively engaged in an ongoing examination of its full existing portfolio to identify projects in need of additional support in these challenging financial times. He said that the strength of HDC's portfolio had really shone through, and he'd like to acknowledge Terry Gigliello, HDC's Senior Vice President of Asset Management, and HDC's asset management team for their work. He said that very few HDC projects so far have demonstrated a degree of financial hardship, and the vast majority of those have been adequately assisted through access to reserves without the need for additional support. He said that a very small subset of that already small universe – "a few of the few" so to speak – have needed and been granted actual forbearance.

Mr. Enderlin stated that at present we are not overly concerned with the impact of this very limited forbearance relief on HDC's financial position, but we are vigilantly tracking the portfolio. He said that we understand that the longer the economic crisis goes on, particularly without necessary federal relief, more projects, and more people, could be impacted. He said that toward that end, we are actively engaged with City Hall and numerous advocacy organizations in efforts to secure adequate federal resources, including options that could address these underlying financial needs at both the tenant level and the project or mortgage level.

Mr. Enderlin stated that he is always proud of the HDC team but has never been more so, and the same is true of our valued colleagues at HPD. He said that they have all been as dedicated and productive as ever, pivoting to remote work seemingly without missing a beat, except maybe for that one time when Rich Froehlich forgot his camera was still on (just kidding, Rich), but we try not to talk about that anymore. He said that sometimes a little levity can also be helpful in getting through tough times, but mostly he finds comfort in the strength of our work – and the way it anchors the city in the ongoing challenge of rebuilding.

Mr. Enderlin stated that concludes his remarks and he will turn it back to the Chairperson to proceed with the agenda.

The Chairperson said that she, too, has to say thanks to HDC staff, stating that the city is so lucky to have HDC in its role in this crisis. She said we have been working on overdrive basically at HPD and HDC, and we're really working in tandem in a way that's been so beneficial and the result of that has been some of the projects that you're seeing being presented today, which in this fiscal crisis which has resulted from the pandemic is a testament to the ingenuity of the staff, so thank you very much. She stated it was good to see all of you today and she was glad everyone was well.

The Chairperson stated that pursuant to the Public Authorities Accountability Act, and for purposes of discussing the next items on the agenda, the Corporation would now commence the meeting of HDC's Finance Committee.

The Chairperson stated that the next item of business would be the Report of the Audit Committee and called upon Mr. Gould to make this presentation.

Mr. Gould stated that the Audit Committee met prior to this meeting at which time the Members reviewed the Corporation's financial summary for June 2020. He said good news, profitability continues to remain high.

Mr. Gould stated that also at the meeting, the Members reviewed investment, debt, credit and internal audit reports. He said this concludes his report.

The Chairperson stated that the next item of business would be the Approval of an Authorizing Resolution relating to Multi-Family Housing Revenue Bonds, 2020 Series D, E, F and G, Approval of Mortgage Loans and Approval of Purchase of Reversionary Interest, and called upon Ruth Moreira, Senior Vice President of Development, to advise the Members regarding this agenda item.

Ms. Moreira noted that a blacklined version of the material showing changes was provided to the Members, and then referred the Members to the memorandum before them entitled "Multi-Family Housing Revenue Bonds, 2020 Series D, E, F and G, Approval of Mortgage Loans and Approval of Purchase of Reversionary Interest" dated July 29, 2020 (the "Open Resolution Memorandum") and the attachments thereto including (i) the Resolution Authorizing Adoption of the Three Hundred Eighth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series D-1 and 2020 Series D-2, the Three Hundred Ninth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series E, the Three Hundred Tenth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series F-1, the Three Hundred Eleventh Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series F-2, and the Three Hundred Twelfth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series G and Certain Other Matters in Connection Therewith (the "Authorizing Resolution"); (ii) the Three Hundred Eighth Supplemental

Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series D-1 and 2020 Series D-2, the Three Hundred Ninth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series E, and the Three Hundred Tenth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series F-1, the Three Hundred Eleventh Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series F-2, and the Three Hundred Twelfth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2020 Series G (each, a “Supplemental Resolution” and collectively, the “Supplemental Resolutions”); (iii) the Bond Purchase Agreement; and (iv) the Preliminary Official Statement, all of which are appended to these minutes and made a part hereof.

Ms. Moreira stated that she was pleased to recommend that the Members approve the issuance of the Corporation’s Multi-Family Housing Revenue Bonds, 2020 Series D, E, F, and G (collectively, the “Bonds”) in an amount not expected to exceed \$661,655,000. She said that the Bonds, together with the Corporation’s unrestricted reserves and available funds of the Open Resolution, are expected to be used to finance the construction, acquisition, rehabilitation and/or permanent financing of certain projects and other activities as described in the Open Resolution Memorandum.

Ms. Moreira stated that interest on the aforementioned Bonds, except the 2020 Series F Bonds, is expected to be exempt from Federal, New York state and local income tax, and such Bonds will qualify as tax-exempt private activity bonds with a combination of an allocation of new private activity bond volume cap, an allocation of “recycled” volume cap in accordance with the Housing and Economic Recovery Act of 2008, the financing for a certain 501(c)(3) organization, and the refunding of certain outstanding tax exempt bonds or obligations of the Corporation. She said that interest on the 2020 Series F Bonds is not expected to be exempt from Federal income tax but is expected to be exempt from New York state and local income tax.

Additionally, Ms. Moreira stated, the Members are being asked to authorize the Corporation to use its unrestricted reserves for the purchase from the City of New York of a reversionary interest in certain securitized loans for a purchase price not expected to exceed \$40 million.

Ms. Moreira stated that the Members are further being asked to authorize the origination of a construction loan for the Victory Commons development, in which the Corporation expects to sell a 100% participation to a bank upon origination, and the re-purchase of a portion of the bank’s participation interest to finance the permanent loan.

Ms. Moreira stated that finally, Members are being requested to approve the pledge from time to time of one or more mortgage loans to the Corporation’s Multi-Family Secured Mortgage Revenue Bonds Bond Resolution adopted by the Members on May 10, 2005 (“Secured Resolution”) to replace loans that prepay. She said that the Corporation expects to pledge certain mortgage loans, originally financed under the Open Resolution via a loan sale, to the Secured Resolution to replace loans that recently prepaid; the loan sale proceeds generated from the prepayment under the Secured Resolution will become available funds of the Open Resolution for

financing of mortgage loans approved or to be approved by the Members. She said that approval of this Resolution would authorize the 308th through 312th Supplemental Resolutions.

Ms. Moreira stated that it is anticipated that the proceeds of the 2020 Series D, E, and F Bonds together with the Corporation's unrestricted reserves and available funds of the Open Resolution will be used to finance and/or restructure mortgage loans for up to thirteen developments. She said that in the aggregate the developments will create or preserve approximately 3,197 rental homes in Manhattan, the Bronx, Brooklyn and Queens.

Ms. Moreira stated that the Corporation intends to fund all or a portion of the short-term portion of certain senior mortgage loans with its unrestricted reserves. She said that when borrower prepayments are received upon the project's completion, such prepayments will be available for taxable re-lending by the Corporation to other affordable housing developments. She said that any future lending for a development that has not been previously approved by the Members will be presented for approval to the Members prior to the making of such loan.

Ms. Moreira noted that the proposed subordinate loans for three of the developments will exceed the maximum subordinate loan amount specified in the Corporation's ELLA term sheet. She said that these projects were originally underwritten with programmatic subordinate loans to be funded by the Corporation's unrestricted reserves and City capital, but due to recent impacts on the City budget related to the COVID-19 emergency, City capital is unavailable to fund these projects as anticipated. She said that if approved, the above term sheet subordinate financing from the Corporation will enable these three high priority projects to move forward without commitments of City capital. She said that it was expected that these three developments being financed with the Bonds will incorporate income averaging.

Ms. Moreira stated that it is anticipated that a portion of the Series F Bond proceeds will be used to originate a subordinate taxable permanent mortgage loan in an amount not to exceed \$44,000,000 for the Baychester Murphy project, a 722-unit PACT development in the Bronx. She said that the Members previously approved the origination of a senior construction loan, co-funded by the Corporation and Citibank, and a permanent loan to be insured under the Corporation's Risk-Sharing program with the U.S. Department of Housing and Urban Development and to be sold to the Federal Financing Bank, the FFB. She said that the project commenced construction in December 2018, is currently more than 75% complete and expects to convert to permanent financing earlier than anticipated to take advantage of favorable FFB rates; as part of the conversion, approximately \$11,311,748 of the permanent loan proceeds will be escrowed to complete the scope of work. She said that the proceeds of the new subordinate taxable permanent loan will be split between NYCHA and the development partners.

Ms. Moreira stated that an additional portion of the 2020 Series D Bonds is expected to be used to refund the Corporation's Multi Family Housing Revenue Bonds, 2010 Series G, J-1 and K-1. She said that the refunding is expected to generate interest rate savings in the Open Resolution for the Corporation.

Ms. Moreira stated that the Series D Bonds are expected to be issued as tax exempt with some sub-series as recycled or new volume cap, refunding or 501c3 bonds, and as fixed rate or in an initial term rate term with convertible options.

Ms. Moreira stated that the 2020 Series E Bonds are expected to be issued as tax exempt variable rate demand bonds in one or multiple series or sub-series. She said that the 2020 series F Bonds are expected to be issued as taxable bonds with some sub-series as fixed rate and some as variable rate demand bonds. She said that the Corporation expects the Royal Bank of Canada to provide liquidity through a stand-by bond purchase agreement for the 2020 Series E and F variable rate demand bonds in accordance with the programmatic authority delegated to the Corporation's staff by the Members at the March 29, 2019 Members' meeting.

Ms. Moreira stated that in addition to the making of the subordinate loan for Victory Commons, a new construction development to be developed by Exact Capital, the Corporation expects to sell a 100% participation in one senior construction participation loan to J.P. Morgan Chase Bank. She said that the Senior Construction Participation Loan will be structured as draw-down to reduce the negative arbitrage that would otherwise be incurred under the conventional fully funded Open Resolution bond structure. Ms. Moreira stated that upon construction completion and conversion to a permanent loan, the Corporation will re-purchase a portion of the bank's participation interest by refinancing the Senior Construction Participation Loan into a permanent loan using a combination of the Corporation's unrestricted reserves and available funds of the Open Resolution, including funds made available from prepayments as described above, in an amount not to exceed \$11,750,000. She said that the permanent loan will then be pledged to the Open Resolution. She said that the remainder of the construction loan will be repaid by a capital contribution of Federal 9% Low Income Housing Tax Credit, or LIHTC, equity.

Ms. Moreira stated that for more information on the individual projects being presented to the Members for approval, please see Attachments "1-13" of the Open Resolution Memorandum.

Ms. Moreira stated that it is anticipated that the 2020 Series G Bonds will be issued as a convertible option bond or COB to preserve tax-exempt "recycled" volume cap in excess of the amounts currently needed by the Corporation and the New York State Housing Financing Agency. She said that if issued, the proceeds of the 2020 Series G Bonds are expected to provide construction and permanent financing for the new construction or acquisition and rehabilitation of certain developments, all of which are listed on Attachment "14" of the Open Resolution Memorandum and which would meet the low income set aside required to issue private activity tax-exempt bonds. She said that the mortgage loans for these developments have either previously closed with corporate funded loans that would be refinanced with recycled bonds or are expected to close in late 2020 or early 2021 at which point the 2020 Series G Bonds are expected to be refunded or remarketed to match the terms of the applicable mortgage loans. She said that most of the developments listed will not be funded from the 2020 Series G Bond proceeds, but all will be eligible for such financing. She said that the Series G Bonds are expected to be issued as "recycled" tax-exempt bonds initially in a Term Rate Term.

Ms. Moreira stated that at the request of the City, the Corporation expects to use corporate reserves to purchase the City's reversionary interest in certain mortgage loans underlying the 2014

Participant Interest and the 2018 Participant Interest for a purchase price of \$40 million. Ms. Moreira stated that the Corporation's purchase of the Reversionary Interest will yield to the City \$40 million, while providing the Corporation a powerful tool to control and direct the future refinancing of the Securitization Loans to preserve an affordable housing portfolio consisting of more than 26,000 units.

Ms. Moreira stated that in 2002 and 2003, the Corporation issued Open Resolution Bonds to securitize a pool of mortgage loans owned by the City of New York and obtain a participation interest in said loans; the interest on those loans remains currently pledged to the Open Resolution through subsequent issuances of Open Resolution Bonds, specifically the 2014 Series B and 2018 Series B Open Resolution Bonds. She said that as of May 31, 2020, a combined total of \$165,955,000 of the 2014 and 2018 Series B Bonds outstanding under the Open Resolution were supported by the revenues derived from the 2014 and 2018 Participant Interests consisting of an aggregate outstanding loan balance of \$728,860,327. Ms. Moreira stated that as originally structured, the Participant Interests would have been terminated and released from the pledge to the Open Resolution when all the related 2014 and 2018 Series B Bonds have been redeemed or would have been redeemed and the Securitization Loans would be returned to the City.

Ms. Moreira stated that the Members are being asked to authorize the Corporation to use its unrestricted reserves for the purchase from the City of the Reversionary Interest for a purchase price of \$40 million. She said that if approved, it is anticipated that the related participation agreements will either be amended or the Corporation and the City will enter into a Purchase and Sale Agreement in connection with the Corporation's purchase of the Reversionary Interest to grant the Corporation the full and complete interest in the Securitization Loans for the entire term of each loan, and to allow the Participant Interest to remain pledged to the Open Resolution. She said that the Reversionary Interest is expected to be realized, in the form of surplus cash flows in excess of the amount necessary to pay debt service due on the applicable 2014 and 2018 Series B Bonds.

Ms. Moreira stated that more detail on the developments as well as bond underwriters, risks, fees and credit ratings associated with the Bonds are outlined in the Open Resolution Memorandum.

Mr. Moerdler stated that in compliance with the requirements of the Conflicts of Interest Board, he is required to state that members of his firm, but not he, represent among others, JPMorgan, Citi Group, Morgan Stanley and Well Fargo from time to time, but that does not constitute a basis for either disqualification or recusal, it requires disclosure.

Mr. Moerdler stated that he and Mr. Enderlin had a conversation earlier in the day about the purchase of the Reversionary Interest from the City for \$40 million. He said that as he understands it, on the basis of that, we have a distinct advantage going on, and asked Mr. Enderlin if that was correct. Mr. Enderlin said that he wouldn't call it a distinct advantage, and Mr. Moerdler said he corrects that and apologizes. Mr. Enderlin said that he put it in his report earlier but does not know if Mr. Moerdler heard it, but he described it as an asset purchase at fair value because that is really what it is. He said that it is within our authority and it's a fair value. He said that he wanted to address that point and thanked Mr. Moerdler for raising it.

Susannah Lipsyte, Senior Vice President and General Counsel for the Corporation, then described the provisions of the Authorizing Resolution and the actions the Members were being requested to approve.

Upon a motion duly made by Mr. Kimball, and seconded by Mr. Gould, the Members of the Finance Committee unanimously:

RESOLVED, (A) to approve the Authorizing Resolution that provides for (i) the adoption of Supplemental Resolutions to the Open Resolution providing for the issuance of the Bonds, (ii) the distribution of Preliminary and final Official Statement(s) for the Bonds, (iii) the execution of bond purchase agreement(s) with the Underwriter(s) of the Bonds or a direct purchaser of any or all of the Bonds; (iv) the use of the Corporation's unrestricted reserves to fund costs of issuance for the Bonds and to fund all or a portion of the debt service reserve account requirement in connection with any or all of the series of Bonds, as may be required; (v) the execution by the President or any authorized officer of the Corporation of any and all documents necessary to issue the Bonds and to make the mortgage loans relating to the Bonds, including any Participation Agreement, amendment to an existing Participation Agreement or Purchase and Sale agreements with the City of New York; (vi) the terms of any liquidity facility or facilities and related documents; and (vii) the pledge to the Open Resolution of any mortgage loans of the Corporation to replace mortgage loans funded with taxable bond proceeds that have prepaid; (B) to approve (i) the making of senior and subordinate loans from the proceeds of the Bonds and/or Corporation's unrestricted reserves in an amount not expected to exceed \$507,300,000; and (ii) the execution by an Authorized Officer of the Corporation of mortgage-related documents and any other documents necessary to accomplish the senior and subordinate financing; (C) to approve (i) the origination of a taxable construction loan in an amount not to exceed \$11,750,000 for the Victory Commons development; (ii) a participation agreement with the financing institution acquiring a 100% participation interest in the loan; (iii) the subsequent re-purchase from the construction financing institution of the 100% participation interest in such loan with the Corporation's unrestricted reserves or available funds of the Open Resolution; and (iv) the execution by an Authorized Officer of the Corporation of mortgage related documents and any other documents necessary to accomplish such financings; (D) to approve (i) the purchase from the City of New York of a remaining reversionary interest in certain securitized Loans with the Corporation's unrestricted reserves in an amount not to exceed \$40 million; and (ii) the execution by an Authorized Officer of the Corporation of documents necessary to accomplish such purchase; and (E) to approve the pledge from time to time of one or more mortgage loans to the Corporation's Multi-Family Secured Mortgage Revenue Bonds Bond Resolution purchased from the Corporation's Open Resolution.

The Chairperson stated that the next item on the agenda would be the Approval of a Declaration of Intent Resolution and called upon Anthony R. Richardson, Executive Vice President for Development, to advise the Members regarding this item.

Mr. Richardson reminded the Members that Declaration of Intent Resolutions are solely for tax code purposes, allowing any expenditures incurred by a project's developer within 60 days prior to the date the Resolution is passed to be eligible for tax exempt bond financing. He said that

before HDC were to actually finance a project, the specifics of the transaction would be presented to the Members for review and approval.

Mr. Richardson referred the Members to the memorandum before them entitled “Resolution of Declaration of Intent 406-465 Vandalia Avenue & 71-95 Gateway Drive Brooklyn, New York Block 4452; Lots 110-119, 121, 204-207, 226-234, 236 & 237, & 249-252” dated July 29, 2020 and the Declaration of Intent Resolution attached thereto, which is appended to these minutes and made a part hereof.

Mr. Richardson stated that the proposed phase 4C of the Spring Creek development will consist of the new construction of thirty (30) four-story buildings to contain 240 rental apartments, in aggregate, and to be located in Brooklyn using approximately \$48 million in tax-exempt bonds. He said that the project is to be developed by a single purpose entity to be formed by the principals of Monadnock Development.

Upon a motion duly made by Mr. Gould, and seconded by Mr. Jiha, the Members of the Finance Committee unanimously:

RESOLVED, to approve the Declaration of Intent Resolution for 406-465 Vandalia Avenue & 71-95 Gateway Drive Brooklyn, New York Block 4452; Lots 110-119, 121, 204-207, 226-234, 236 & 237, & 249-252.

The Chairperson stated that at this time, she would like to close the meeting of the Finance Committee and call for a motion of the HDC Board to ratify those items just approved by the Finance Committee.

Upon a motion duly made by Mr. Gould, and seconded by Mr. Moerdler, the Members unanimously:

RESOLVED, to ratify and adopt each of the preceding approvals of the Finance Committee.

At 3:55 p.m., there being no further business, upon a motion duly made by Mr. Moerdler, and seconded by Mr. Kimball, the meeting was adjourned.

Respectfully submitted,



Diane J. Pugacz
Assistant Secretary

**MINUTES
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NEW YORK CITY HOUSING DEVELOPMENT CORPORATION**

August 5, 2020

ATTENDANCE LIST

Kevin Murphy	Hawkins Delafield & Wood LLP
R Gregory Henniger	Hawkins Delafield & Wood LLP
Barry Gottfried	Stifel
Neil Saranga	
Joe Tait	Raymond James
Joseph Monitto	BAML
Ansel Caine	Caine Mitter
Donald Peterson	
Gregory Borys	Morgan Stanley
Lana Wong	DOI
Mitch Gallo	RBC Capital Markets
Samphas Chhea	Jefferies
Susan Jun	Citigroup
Peter Weiss	JPMorgan
Will Martin	HPD
Eric Enderlin	New York City Housing Development Corporation
Richard Froehlich	“ ”
Anthony Richardson	“ ”
Teresa Gigliello	“ ”
Cathleen Baumann	“ ”
Susannah Lipsyte	“ ”
Moirra Skeados	“ ”
Jim Quinlivan	“ ”
Diane Pugacz	“ ”
Ellen Duffy	“ ”
Yaffa Oldak	“ ”
Yvonne Glenn	“ ”
Horace Greene	“ ”
Ruth Moreira	“ ”
Paul Cackler	“ ”
Madhavi Kulkarni	“ ”
Carol Micalizzi	“ ”
Susan Tso	“ ”
Mary Hom	“ ”
Hannah Blitzer	“ ”
Jessica Facciponti	“ ”
Julie Gonzalez	“ ”

Merin Urban	“	”
Violine Roberty	“	”
Tinru Lin	“	”
Stephanie Mavronicolas	“	”
Jason Mencher	“	”