

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

June 1, 2022

A meeting of the Members of the New York City Housing Development Corporation (the “Corporation” or “HDC”) was held on Wednesday, June 1, 2022, via teleconference. The meeting was called to order at 11:01 a.m. by the Chairperson, Adolfo Carrión Jr., who noted the presence of a quorum. The Members present were Harry E. Gould, Jr., Charles G. Moerdler, Preston Niblack, and Denise Scott. The Member absent was Jacques Jiha. A list of observers is appended to these minutes.

The Chairperson stated that the first item on the agenda would be the approval of the minutes of the meeting held on March 15, 2022.

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

RESOLVED, to approve the minutes of such meeting.

The Chairperson stated that the next item on the agenda would be the President’s report and called upon Eric Enderlin, President of the Corporation, to make his presentation.

Mr. Enderlin thanked the Commissioner and the Members in attendance. He said that at the last meeting, we reflected on the critical work we have before us to help support our city in its economic recovery from the pandemic, all while solving for an ongoing affordability crisis. He said that this crisis was not unique to New York City. He said that households across the nation were feeling the effects of dramatically increased costs of living.

Mr. Enderlin stated that as costs across the board continue to rise, here at home, thousands of New York City residents are experiencing steep escalation in rental market prices that are only anticipated to rise further – underscoring the critical need to provide more New Yorkers with safe and affordable homes.

Mr. Enderlin stated that HDC’s portfolio - while strong and stable, thanks to the diligence and prudence of the Board and HDC’s employees - was feeling the pressure of increased operating costs, costs of construction, and interest rates. He said that as we cautiously navigate increasingly volatile market conditions amidst an inflationary environment, the items presented to the Members today for approval would help us to ensure greater stability for our city through the creation and preservation of housing that is affordable and secure.

Mr. Enderlin said that they would turn to the agenda, and following a report of the Governance and Audit Committees, he would present for the Members’ approval a request to appoint Ruth Moreira as First Executive Vice President of the Corporation.

Mr. Enderlin stated that the Members would then hear from Acting First Executive Vice President Ruth Moreira who would present for the Members' approval an authorizing resolution for multifamily housing bonds and approval of mortgage loans to support the financing of multiple affordable housing developments. He said that following Ms. Moreira's presentation, Executive Vice President & General Counsel, Susannah Lipsyte, would request the Members' authorization of certain mortgage loans and other actions. Lastly, he said that Ms. Moreira would present for the Members' approval Declaration of Intent Resolutions for two proposed preservation projects.

Mr. Enderlin stated that he would like to thank the Members, the entire HDC team, and everyone in attendance today for their support and dedication to creating a more resilient and affordable New York. He noted that we were really at a point in our city's history where the importance of our mission could not be overstated.

Mr. Enderlin said that this concluded his remarks and turned the meeting back to the Chairperson.

The Chairperson stated that the next item on the agenda would be the Report of the Governance Committee and called upon Mr. Gould to make the presentation.

Mr. Gould stated that the Governance Committee met prior to this meeting at which time the terms of employment for the appointment of Ruth Moreira to First Executive Vice President were discussed, which appointment President Eric Enderlin would present for the full Board's approval later in this meeting. He said that the actions of the Governance Committee with respect to the terms of employment of this officer needed to be ratified by the HDC Board.

The Chairperson called for a motion to approve.

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

RESOLVED, to ratify the terms of employment for Ruth Moreira that were just approved by the Governance Committee.

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

Mr. Gould stated that the Audit Committee met prior to this meeting at which time the Members approved the Audit Committee Charter after a required annual review. He said that the Members also reviewed the 2022 second quarter financials, and other investment, debt, credit and internal audit reports.

The Chairperson stated that the next item on the agenda would be the appointment of Ruth Moreira as First Executive Vice President and called upon Mr. Enderlin to make the presentation.

Mr. Enderlin stated that he was incredibly pleased to recommend that the Members approve the appointment of Ruth Moreira as First Executive Vice President for the Corporation. He said

that over the course of her impressive career, Ms. Moreira had cultivated an expansive knowledge of affordable housing finance and was known for her impeccable judgement she brings to solving some of our city's most complex housing finance challenges. He said that she demonstrates not just a thorough understanding of the Corporation, but a sincere commitment to the success of our mission, our programs, and our people.

Mr. Enderlin stated that in recent years, HDC had significantly expanded its reach to help support the rehabilitation of our public housing through NYCHA PACT, while continuing our efforts to grow and preserve New York's affordable housing stock. He said that accordingly, as HDC had grown, Ms. Moreira had taken important steps to grow her own team and reorganize the Development department. He noted that she had also increasingly represented HDC in a public facing capacity. He said that as part of this recommended appointment, Ms. Moreira would be taking on supervision of the NYCHA PACT program, overseeing the Development department as an Executive Officer of the Corporation, and would also be second in line to the President of HDC.

Mr. Enderlin stated that Ms. Moreira has had a long, dedicated career at HDC – having first joined the Corporation in 2000 in the Cash Management division, before transitioning to Development in 2008. He said that the Members previously approved Ruth as Senior Vice President for Development in May 2019 when she rejoined the Corporation after serving as Vice President of Acquisitions for Hudson Housing Capital. He said that more recently, the Board approved Ruth as Executive Vice President for Development in October 2021 and she has served as Acting First Executive Vice President since November of that same year. He said that he was now pleased to formally recommend the Members' approval of Ruth Moreira's appointment as First Executive Vice President.

The Chairperson stated that he would entertain a motion to approve the appointment of Ms. Moreira as First Executive Vice President and then open up to any discussion.

The motion was recognized by Ms. Scott.

The Chairperson stated that he would take privilege to say that he was absolutely thrilled that Ms. Moreira was ascending to First Executive Vice President. He said that as a former elected official and public official and working as a customer of HDC, it had been a delight over the years to work with Ms. Moreira. He said that she had a patient hand, a very professional and careful demeanor and was always considerate of the experience that somebody was having as they deal with this important financing agency that helps create affordable housing. He said that he was very, very proud of her and congratulated her.

Ms. Moreira thanked the Commissioner for the kind words and she thanked the President and Members. She said that she was extremely honored to have this appointment and to be considered as a steward of the Corporation. She said that HDC had pretty much been her entire career. She said that HDC was truly a special place and that she grew up here both personally and professionally and over the years had developed a deep knowledge of not just her department at the time, but also how the Corporation works in general. She said that she sees this as a culmination of all that growth and she thanked the President for all of his support over the last couple of years, as well as the entire executive team and all of her HDC colleagues for all of their support and patience with her as she gathered knowledge over the years. She said that HDC was a really special

place, it was very special to her and she was really honored to have this appointment. She noted that she did leave HDC for a couple of years and that when she left, she did not know that she had a “return by” date because roughly two and a half years later she came back. She said that in the last 6 years she had definitely grown in the development group, that it was an extraordinary honor and that she really, really looked forward to the next few years of this.

The Chairperson thanked Ms. Moreira and said that he hadn’t called the question yet and asked if there was any further discussion or comments. There being no further discussion or comments, the Chairperson called for a motion to approve. Upon a motion duly made by Ms. Scott, and seconded by Mr. Gould, the Members unanimously:

RESOLVED, to appoint Ms. Moreira as First Executive Vice President of the Corporation.

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 Members would consider the approval of an Authorizing Resolution relating to Multi-Family Housing Revenue Bonds, 2022 Series C, 2022 Series D and 2022 Series E; and Approval of Mortgage Loans, and called upon Ruth Moreira, First Executive Vice President of the Corporation, to make this presentation.

Ms. Moreira thanked the Chairperson and the Members in attendance and referred the Members to the memorandum before them entitled “Multi-Family Housing Revenue Bonds, 2022 Series C, D, E; and Approval of Mortgage Loans” dated May 24, 2022 (the “Open Resolution Memorandum”) and the attachments thereto including (i) the Resolution Authorizing Adoption of the Three Hundred Thirty-Seventh Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series C-1 and 2022 Series C-2, the Three Hundred Thirty-Eighth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series C-3, the Three Hundred Thirty-Ninth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series D, and the Three Hundred Fortieth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series E and Certain Other Matters in Connection Therewith (the “Authorizing Resolution”), (ii) the Three Hundred Thirty-Seventh Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series C-1 and 2022 Series C-2, the Three Hundred Thirty-Eighth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series C-3, the Three Hundred Thirty-Ninth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series D, Three Hundred Fortieth Supplemental Resolution Authorizing the Issuance of Multi-Family Housing Revenue Bonds, 2022 Series E, (the “Supplemental Resolutions”) (iii) the Preliminary Official Statement, and (iv) the Bond Purchase Agreement, all of which are appended to these minutes and made a part of.

Ms. Moreira stated that she was pleased to recommend that the Members approve the issuance of the Corporation’s Multi-Family Housing Revenue Bonds, 2022 Series C, D and E in an amount not expected to exceed \$998,890,000.

Ms. Moreira stated that together with the Corporation's unrestricted reserves and available funds of the Open Resolution the bonds were 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 2022 Series C and E Bonds was expected to be exempt from Federal, New York state and local income tax, and such bonds would qualify as tax-exempt private activity bonds with a combination of an allocation of new private activity bond volume cap and the refunding of certain outstanding bonds or obligations of the Corporation.

Ms. Moreira stated that interest on the 2022 Series D Bonds was not expected to be exempt from Federal income tax but was expected to be exempt from New York state and local income tax.

Ms. Moreira stated that an Authorizing Resolution would authorize the 337th through 340th Supplemental Resolutions.

Ms. Moreira stated that she was also pleased to recommend that the Members authorize the Corporation to originate one taxable senior mortgage loan to fund the rehabilitation of one development and provide the permanent financing for the development. She said that the development contains 9 buildings throughout Harlem and was to be developed by the Joint Operating Entity or JOE, a consortium of not-for-profits.

Ms. Moreira stated that it was anticipated that upon origination, the Corporation would sell a 100% participation interest in the senior construction loan to a financial institution. She said that it was also anticipated that upon construction completion and conversion to a permanent loan, the Corporation would re-purchase the participation interest with the Corporation's unrestricted reserves and/or with available funds of the Open Resolution, in a combined amount expected to be approximately \$4,980,000 and pledge the permanent loan to the Open Resolution. She said that for more information on this development, please see Attachment 1 of the Open Resolution Memorandum.

Ms. Moreira stated that it was anticipated that a portion of the proceeds of the 2022 Series C Bonds together with the Corporation's unrestricted reserves, would be used to finance all or a portion of the mortgage loans for 6 developments. She said that in the aggregate the developments would create approximately 994 rental homes in Manhattan, Brooklyn and the Bronx. She added that for more information on these developments, please see Attachments 2-7 of the Open Resolution Memorandum.

Ms. Moreira stated that the Corporation may fund all or a portion of the short-term portion of certain senior mortgage loans with its unrestricted reserves. She said that when the borrower makes a mandatory prepayment upon the project's completion, such prepayment would be available for taxable re-lending by the Corporation to other affordable housing projects. She said that any future lending for a development that had not been previously approved by the Members would be presented for approval to the Members before the making of such a loan.

Ms. Moreira stated that it was anticipated that a portion of the proceeds of the 2022 Series

C Bonds would also be used to finance or to reimburse the Corporation for amounts previously advanced from its unrestricted reserves to finance all or a portion of certain subordinate loans for certain developments described in Attachment 8 of the Open Resolution Memorandum and which the Members had previously approved. She said that the issuance of the 2022 Series C Bonds for this purpose would allow for the replenishment of the Corporation's reserves, which could then be re-lent to new developments in furtherance of the Corporation's commitment to the Mayor's housing plan.

Ms. Moreira stated that it was also anticipated that a portion of the 2022 Series C Bonds will be used to refund certain bonds of the Corporation to generate interest rate savings in the Open Resolution Memorandum.

Ms. Moreira stated that it was anticipated that a portion of the proceeds of the 2022 Series D Bonds, together with the Corporation's unrestricted reserves and/or the available funds in the Open Resolution, would be used to finance all or a portion of the mortgage loans for 4 developments. She said that in the aggregate, the developments would create or preserve approximately 1,772 rental and cooperative homes in Manhattan and Brooklyn.

Ms. Moreira stated that it was also anticipated that a portion of the 2022 Series D Bonds would be used for future lending and enable the Corporation to lock in an interest rate spread now in a rising market. She said that any future lending for a development that had not been previously approved by the Members would be presented for approval to the Members prior to the making of such loan. She said for information on these developments, please see Attachments 9-12 in the Open Resolution Memorandum.

Ms. Moreira stated it was also anticipated that a portion of the 2022 Series E Bonds would be used to refund various series of the Corporation's Multi-Family Housing Revenue Bonds that are able to be refunded, to generate interest rate savings in the Open Resolution. She said that it was anticipated that the remaining portion of the proceeds of the 2022 Series E Bonds would also be used to finance or to reimburse the Corporation for amounts previously advanced from its unrestricted reserves to finance a portion of certain subordinate loans for certain of the developments described in Attachment 8 of the Open Resolution Memorandum and which the Members had previously approved. She said that the issuance of the 2022 Series E Bonds for this purpose would allow for the replenishment of the Corporation's reserves, which could then be re-lent to new developments in furtherance of the Corporation's commitment to the Mayor's housing plan.

Ms. Moreira stated that the 2022 Series C Bonds were expected to be issued as tax exempt with some sub-series as recycled or new volume cap, and as fixed rate, in an initial term rate term with convertible options and as variable rate demand bonds. She said that the Corporation expects Barclays Bank PLC to provide liquidity through a stand-by bond purchase agreement for the 2022 Series C 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 the 2022 Series D Bonds were expected to be issued as taxable variable rate, SOFR-index bonds expected to be purchased by the Federal Home Loan Bank of New York ("FHLBNY"). She said that it was expected that FHLBNY would have the right to

give notice on a quarterly basis to put the 2022 Series D Bonds back to the Corporation effective 12 months after such notice. She said that if the Corporation could not repay the principal remaining on the 2022 Series D Bonds put, then the Corporation would repay FHLBNY the principal amount over a period, anticipated to be 5 years, from excess cash in the Open Resolution.

She said that in order to manage the interest rate risk associated with the variable rate portion of the 2022 Series C and D Bonds, the Corporation was working with Mohanty Gargiulo LLC, its hedge advisor, and expects to enter into one or more interest rate hedging instruments. She added that the 2022 Series E Bonds were expected to be issued as tax exempt fixed rate bonds.

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

Mr. Moerdler noted for the record that members of his firm, but not he, represent many of the underwriters but not having anything to do with the matters before this board. The Commissioner noted that the record would reflect Mr. Moerdler's comments.

There being no questions, Ms. Moreira then called upon Susannah Lipsyte, Executive Vice President and General Counsel, who described the provisions of the Authorizing Resolution and the actions the Members were being asked to approve.

The Chairperson asked for a motion to approve the Authorizing Resolution relating to Multi-Family Housing Revenue Bonds, 2022 Series C, 2022 Series D and 2022 Series E; and Approval of Mortgage Loans and the other actions by the Members described in the Open Resolution Memorandum.

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

RESOLVED, (A) to approve an authorizing resolution that provides for (i) the adoption of Supplemental Resolutions to the Open Resolution, (ii) the issuance of the Bonds, and (iii) the other activities listed therein and in the Open Resolution Memorandum; (B) to approve the making of six (6) senior and subordinate loans for the new construction of six (6) ELLA developments from proceeds of the 2022 Series C Bonds and/or the Corporation's unrestricted reserves in an amount not expected to exceed \$424,730,000; (C) to approve the making of loans for one (1) Preservation development and three (3) Mitchell-Lama Restructuring developments in an amount not expected to exceed \$27,075,000 from proceeds of the 2022 Series D Bonds and/or available funds of the Open Resolution or its unrestricted reserves; (D) to approve (i) the origination of a taxable construction loan in an amount not to exceed \$4,980,000 for the JOE Uptown development, (ii) a participation agreement with the financing institution acquiring a 100% participation interest in the loan, and (iii) the subsequent re-purchase from the financing institution of the 100% participation interest in such loan with the Corporation's unrestricted reserves or available funds of the Open Resolution; (E) to approve the execution by an Authorized Officer of the Corporation of mortgage related documents and any other documents necessary to accomplish such financings; and (F) to approve the execution of one or more interest rate hedging instruments in a combined notional amount not expected to exceed \$250,000,000 and the execution by the President or any

Authorized Officer of the Corporation of any and all documents necessary to enter into said hedging instruments.

The Chairperson stated that the next item of business would be the approval of the Declaration of Intent Resolution for 2069 Bruckner Boulevard, Bronx, New York and called upon Ms. Moreira to advise the Members regarding this item.

Ms. Moreira stated that Declaration of Intent Resolutions were 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. She 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.

Ms. Moreira referred the Members to the memorandum before them entitled "Resolution of Declaration of Intent 2069 Bruckner located in the Bronx, New York." She said that the proposed development would consist of the new construction of two buildings containing a total of 344 residential low-income rental units to be located in the Soundview neighborhood of the Bronx. She said that it was expected that the development would use approximately \$110,544,000 in tax exempt bonds. Ms. Moreira stated that the project was to be developed by a single purpose entity to be formed and controlled by Azimuth Development Group and Joy Construction.

She said that the Members were asked to approve the resolution at this time.

The Chairperson asked for a motion to approve the Declaration of Intent Resolution for 2069 Bruckner Boulevard, Bronx NY.

Upon a motion duly made by Mr. Moerdler, and seconded by Ms. Scott, the Members of the Finance Committee unanimously:

RESOLVED, to approve the Declaration of Intent Resolution for 2069 Bruckner Boulevard.

The Chairperson stated that he would be recusing myself from the next item on the agenda and temporarily leaving the meeting. He said that the Vice Chairperson would present the next item, and then yielded to Vice Chairperson Gould.

The Vice Chairperson stated that the next item of business would be the approval of the Declaration of Intent Resolution for 1001 Whitlock Avenue, Bronx, New York and called upon Ms. Moreira to advise the Members regarding this item.

Ms. Moreira stated that Declaration of Intent Resolutions were 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. She 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.

Ms. Moreira referred the Members to the memorandum before them entitled “Resolution of Declaration of Intent 1001 Whitlock Avenue located in the Bronx, New York.” She said that the proposed development would consist of the new construction of one building containing a total of 265 residential low-income rental units to be located in the Longwood neighborhood in the Bronx. She said that it was expected that the development would use approximately \$84,300,000 in tax exempt bonds. She said that the project was to be developed by a single purpose entity to be formed and controlled by Stagg Group LLC.

She said that the Members were asked to approve the resolution at this time.

The Vice Chairperson asked for a motion to approve the Declaration of Intent Resolution for 1001 Whitlock Avenue, Bronx NY.

Upon a motion duly made by Ms. Scott, and seconded by Mr. Moerdler, the Members of the Finance Committee unanimously:

RESOLVED, to approve the Declaration of Intent Resolution for 1001 Whitlock Avenue.

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

Upon a motion duly made by Mr. Niblack, and seconded by Ms. Scott, the Members unanimously:

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

The Vice Chairperson stated that the meeting would be paused for a moment while the Chairperson returned. The Chairperson then returned to the meeting.

At this time, the Chairperson asked if there was any other business that Members would like to discuss.

At 11: 27 a.m., there being no further business, upon a motion duly made by Ms. Scott, and seconded by Mr. Gould, the meeting was adjourned.

Respectfully submitted,



Moira Skeados
Secretary

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

June 1, 2022

ATTENDANCE LIST

Eric Enderlin	New York City Housing Development Corporation
Cathleen Baumann	“ ”
Paul Cackler	“ ”
Ellen Duffy	“ ”
Teresa Gigliello	“ ”
Mary Hom	“ ”
Mary John	“ ”
Madhavi Kulkarni	“ ”
Susannah Lipsyte	“ ”
Ruth Moreira	“ ”
Moirra Skeados	“ ”
Vanessa Almanzar	“ ”
Lydia Aponte	“ ”
Denis Belic	“ ”
Jeremy Boyer	“ ”
Lois Bricken-McCloskey	“ ”
Claudine Brown	“ ”
Mary Bruch	“ ”
William Byrd	“ ”
Sean Capperis	“ ”
Austin Chin	“ ”
Christina Clarke	“ ”
Tolu Cole	“ ”
Nick Draeger	“ ”
Jonathan Duncan	“ ”
Chanin French	“ ”
Norman Garcia	“ ”
Alison Glaser	“ ”
Horace Greene	“ ”
Leroi Jiles	“ ”
Anya Kashyap	“ ”
Ronald Kestelboym	“ ”
Adam King	“ ”
Alex Kleppin	“ ”
Tinru Lin	“ ”
Josephine Logozzo	“ ”
Justine Martin	“ ”
Justin Mathew	“ ”
Madeline Martinez	“ ”
Stephanie Mavronicolas	“ ”

Sonia Medina	“	”
Ana Meza	“	”
David Mischiu	“	”
Ilana Moyer	“	”
Susan O’Neill	“	”
Mabel Oghojafor	“	”
Yaffa Oldak	“	”
Trisha Ostergaard	“	”
Johanes Poarangan	“	”
Daniel Quiroz	“	”
Violine Roberty	“	”
Elizabeth Rohlfing	“	”
Michael Rose	“	”
Sani Sakshee	“	”
Luke Schray	“	”
Katherine Smith	“	”
Jeffrey Stone	“	”
Merin Urban	“	”
Jessica Valentino	“	”
Lisa Wertheimer	“	”
Terren Wing	“	”
Gene Yee	“	”

Blondel Pinnock	Member of NYC REMIC
Kevin Murphy	Hawkins Delafield & Wood LLP
Jeff Philp	Orrick, Herrington & Sutcliffe LLP
Ansel Caine	Caine Mitter
Samuel Rees	“ ”
Christian Hansen	NYC Comptroller
Diana Beinart	NYC Dept. of Finance
Eric Johnson	NYC Dept. of Investigation
Eric Tyszka	“ ”
Joseph Monitto	Bank of America
Damian Busch	Barclays
Vikram Shah	“ ”
Susan Jun	Citibank
Alan Jaffe	Jefferies

Peter Weiss

Loop Capital

Gregory Borys
Geoff Proulx

Morgan Stanley
“ ”

Joe Tait

Raymond James

Mallie Clay
Arseni Sutton

Wells Fargo
“ ”