

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

March 27, 2026

A meeting of the Members of the New York City Housing Development Corporation was held on Friday, March 27, 2026, at the office of the Corporation, 120 Broadway, 2nd Floor, New York, New York. The meeting was called to order at 11:12 a.m. by the Chairperson Dina Levy, who noted the presence of a quorum. The Members present were Denise Scott, Charles G. Moerdler, Richard Lee, Marc Norman, and Harry E. Gould. Harry E. Gould attended virtually pursuant to Open Meetings Law.

The Chairperson stated that the Members were requested to approve the minutes of the meeting held on January 23, 2026. Upon a motion duly made by Ms. Scott and seconded by Ms. Gould, 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 this presentation.

Mr. Enderlin started by taking a moment to welcome Commissioner Dina Levy to her first meeting as HDC Board Chair. He went on to say that having been a valued partner during Ms. Levy's time at HCR, HDC knows her deep commitment to advancing affordable housing, and looks forward to continuing that work together with Ms. Levy now at the helm of HPD.

Mr. Enderlin thanked all Board Members for joining, including Commissioner Lee who is also joining for the first time. Mr. Enderlin congratulated Mr. Lee on his recent appointment and stated HDC is happy to have Mr. Lee here today.

Turning to today's agenda, Mr. Enderlin stated that we will begin today's meeting with a brief presentation from Denise Scott on the Governance and Audit Committees, which met prior to this meeting.

Mr. Enderlin reported that HDC Executive Vice President and General Counsel Susannah Lipsyte will then present his re-appointment for approval.

Mr. Enderlin reported that he will then present the appointment of Matthew Murphy as an Executive Vice President of the Corporation for approval.

Mr. Enderlin stated that Senior Vice President for Development Lauren Connors would seek approval of an authorizing resolution to issue approximately \$338 million in financing to support two new construction developments serving over 500 extremely low and low-income households.

Mr. Enderlin stated that following Ms. Connors's presentation, Chief Strategy Officer Libby Rohlfing, will seek approval to fund an insurance risk consultant as part of our efforts to address the impact of rising insurance costs on affordable housing.

Mr. Enderlin stated that finally, Bobby Toth, Director of Budget & Financial Planning would request approval of a revised policy for the Corporation's Risk Share Loss Reserve, expanding its scope and adjusting reserve requirements.

Mr. Enderlin stated that the breadth of today's agenda demonstrates the work underway at HDC to address our growing housing crisis. HDC is pleased to present two new construction developments today and expect to bring preservation projects —across both our affordable and public housing pipelines—to our next meeting. HDC also anticipates advancing one of the first transactions under the Public Housing Preservation Trust this June.

Mr. Enderlin stated the need for high-quality affordable housing continues to grow, even as we face challenges across our new construction and preservation work. As the agenda demonstrates, HDC is taking intentional steps to strengthen our team and position the agency with the tools needed to navigate the complexity of our work and this moment.

Mr. Enderlin stated he is honored to have been asked by the mayor to continue serving as President of HDC and is grateful for your consideration of his re-appointment today. While the challenges before us are significant, he is confident in the strength of this team and our shared commitment in meeting them head-on. That includes the entire staff at HDC; our partners at HPD; our colleagues at NYCHA; and the team at City Hall. He stated with strong leadership and talented teams in place across the administration, he's optimistic about what we can achieve as we advance our shared mission to deliver affordability and opportunity to the New Yorkers we are here to serve.

Mr. Enderlin concluded his presentation and turned it 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 Denise Scott to make this presentation.

Ms. Scott stated that the Governance Committee met prior to this meeting to discuss the reappointment of Eric Enderlin as President, which will be presented for the full Board's approval later in this meeting. In addition, there was a discussion and approval of an Executive Vice President officer appointment, which will also be presented for the full Board's approval later in this meeting. She stated that the actions of the Governance Committee with respect to the terms of employment for Matthew Murphy as Executive Vice Present for Data, Policy and Strategic Initiatives must be ratified by the HDC Board.

The Chairperson called for a motion to ratify the terms of employment for the Executive Vice President Officer that were just approved by the Governance Committee.

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

**RESOLVED**, to ratify the terms of employment for the Executive Vice President Officer 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 called upon Denise Scott to make this presentation.

Ms. Scott reported that the Audit Committee met prior to this meeting at which time approvals were obtained for the 2025 HDC Audit Committee report, the first half of the 2026 internal audit plan and the annual approval of HDC's Procurement Guidelines. She stated that the Members also reviewed the 2026 first quarter financials, and other investment, debt, credit and internal audit reports. Lastly, the Members reviewed the Corporation's presentations to the rating agencies during 2025.

The Chairperson stated that the next item on the agenda would be the reappointment of Eric Enderlin as President of the Corporation and called upon Susannah Lipsyte, Executive Vice President, and General Counsel to make this presentation.

Ms. Lipsyte stated she is extremely pleased to recommend that the Members approve the reappointment of Eric Enderlin as President of the Corporation. On February 24, 2026, Mayor Mamdani announced that he would like Mr. Enderlin to continue serving as HDC President under his administration. Mr. Enderlin was originally appointed HDC President by the Members on September 22, 2016, during the DeBlasio administration, and was subsequently reappointed at the beginning of the Adams administration.

Ms. Lipsyte stated that Mr. Enderlin's reappointment reflects the significant contributions he has made to HDC and the broader affordable housing industry. She reported that during his tenure, he has guided HDC through historic levels of financing to support the creation and preservation of affordable housing across New York City, advanced innovative financing solutions to address some of the City's most pressing housing challenges and led the expansion of HDC's mission to support the preservation of New York City's public housing stock. He has also been a leading advocate for strengthening federal housing resources needed to support this work.

Ms. Lipsyte continued, that amid an increasingly complex housing and financing landscape, Mr. Enderlin has ensured the Corporation's continued growth and the long-term strength of its portfolio. Under his leadership, HDC remains well positioned to advance its mission and support New York City's affordable housing goals. She believes she represents the sentiments of many when she states that we have found Mr. Enderlin to be an extremely thoughtful leader who has guided HDC with rigorous amounts of data and generous amounts of compassion.

Ms. Lipsyte reported there are no changes to the terms of his employment and concluded her presentation.

The Chairperson called for a motion to approve the reappointment of Eric Enderlin as President of the Corporation.

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

**RESOLVED**, to approve the reappointment of Eric Enderlin as President of the Corporation.

The Chairperson stated that the next item on the agenda would be the appointment of Matthew Murphy as Executive Vice President for Data, Policy and Strategic Initiatives and called upon Eric Enderlin, President of the Corporation to make this presentation.

Mr. Enderlin stated that he is pleased to recommend that the Members approve the appointment of Matthew Murphy as Executive Vice President for Data, Policy, and Strategic Initiatives at HDC. He stated that Mr. Murphy brings to this position a wealth of institutional knowledge and extensive experience in New York City's affordable housing industry.

Mr. Enderlin stated that in this newly created Executive leadership role, Mr. Murphy is tasked with overseeing the integration of policy, analytics, technology, and strategic initiatives that support HDC's work financing the creation and preservation of affordable housing across New York City.

Mr. Enderlin reported that Mr. Murphy previously served as Executive Director of the NYU Furman Center, where he led one of the nation's leading research centers focused on housing, land use, and urban policy. During Mr. Murphy's tenure, the Center expanded its research, data initiatives, and public engagement on issues related to housing affordability and housing policy.

Mr. Enderlin stated that previously, Mr. Murphy served as Deputy Commissioner for Policy and Strategy at the New York City Department of Housing Preservation and Development (HPD), where he helped lead policy development and strategic initiatives related to affordable housing finance, preservation, and land use. Earlier in Mr. Murphy's career, he worked at HDC as a Senior Project Manager in Asset Management, and later, as a Senior Policy Advisor.

Mr. Enderlin stated that Mr. Murphy holds a Master of Urban Planning from New York University and a Bachelor of Science in Business Administration from DePaul University.

Mr. Enderlin stated that he formally recommends that Mr. Murphy be appointed Executive Vice President for Data, Policy, and Strategic Initiatives.

Mr. Enderlin concluded by stating that Mr. Murphy has been serving in an acting capacity since joining HDC on March 9, 2026, and with approval, Mr. Murphy's appointment as an officer of the Corporation would be effective immediately, with the employment terms that were presented to the Members of the Corporation's Governance Committee prior to the HDC Board Meeting.

The Chairperson called for a motion to approve the appointment of Matthew Murphy as Executive Vice President for Data, Policy and Strategic Initiatives.

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

**RESOLVED**, to approve the appointment of Matthew Murphy as Executive Vice President for Data, Policy and Strategic Initiatives.

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 the issuance of the Corporation's Multi-Family Housing Revenue Bonds, 2026 Series E and F; and Approval of Mortgage Loans and called upon Lauren Connors, Senior Vice President, Development to make this presentation.

Ms. Connors referred the Members to the memorandum before them titled "Approval of an Authorizing Resolution relating to the Multi-Family Housing Revenue Bonds, 2026 Series E, and F; and Approval of Mortgage Loans" dated March 20, 2026 (the "Open Resolution Memorandum").

Ms. Connors stated that she was pleased to recommend that the Members approve the issuance of the Corporation's Multi-Family Housing Revenue Bonds, 2026 Series E and F in an amount not expected to exceed \$338,310,000.00.

Ms. Connors stated 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 described in the Open Resolution Memorandum.

Ms. Connors stated that interest on the 2026 Series E Bonds is expected to be exempt from Federal and New York State and local income tax and such bond series would qualify as tax-exempt private activity bonds with an allocation of new private activity bond volume cap, an allocation of "recycled" volume cap, and/or the refunding of certain outstanding bonds or obligations of the Corporation. Interest on the 2026 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. The anticipated interest rates, maturity dates, and other relevant terms of the Bonds were described in the Open Resolution Memorandum.

Ms. Connors stated that an Authorizing Resolution would authorize the 385th and 386th Supplemental Resolutions.

Ms. Connors stated that it is anticipated that all or a portion of the proceeds of the 2026 Series E and F Bonds, together with available monies of the Open Resolution and/or the

Corporation's unrestricted reserves, will be used to finance all or a portion of the senior and/or subordinate mortgage loans for two developments. The proceeds would create approximately 511 new rental homes in the Bronx and Queens. For more information on these developments please see Attachments "1 and 2" in the Open Resolution Memorandum.

Ms. Connors stated that it is also anticipated that a portion of the proceeds of the 2026 Series E Bonds will be used to finance or reimburse the Corporation for amounts previously advanced from its unrestricted reserves to finance all or a portion of certain subordinate loans for developments described in Attachment "3" in the Open Resolution Memorandum. The Members have previously approved the subordinate loans for the developments described in Attachment "3" and are now being asked to approve the use of the 2026 Series E Bond proceeds for the financing of, or reimbursement for, all or a portion of the loans described herein. The issuance of the 2026 Series E Bonds for this purpose will allow for the replenishment of the Corporation's reserves, which can then be re-lent to new developments

Ms. Connors stated that the Members were being asked to authorize the issuance of the Bonds pursuant to multi-modal Supplemental Resolutions. Accordingly, all or a portion of the Bonds may be converted to other interest rate modes provided for in the Supplemental Resolutions.

Ms. Connors stated that it is anticipated that the 2026 Series E Bonds would initially be issued as tax-exempt, fixed-rate bonds to finance a portion of the short and long term 2026 Series E mortgage loans.

Ms. Connors stated that it is anticipated that the 2026 Series F Bonds would be issued as taxable, fixed-rate bonds to finance a portion of the short term 2026 Series F senior mortgage loans.

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

Mr. Moerdler recused himself from one item in Attachment 3, for the 160 Van Cortlandt Park South premises. He disclosed that he is a member and a committee chair of the community board, number eight, Bronx County and therefore believed there may be a conflict of interest.

There being no other questions, Susannah Lipsyte, Executive Vice President, and General Counsel then 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 the Multi-Family Housing Revenue Bonds, 2026 Series E and F; and Approval of Mortgage Loans.

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

**RESOLVED**, to approve (A) an Authorizing Resolution that provides for the adoption of Supplemental Resolutions to the Open Resolution, the issuance of the Bonds, the pledge to the

Open Resolution of any mortgage loans or assets of the Corporation, the terms of any liquidity facility and other activities listed therein and, in the Open Resolution Memorandum; (B) (i) the making of two (2) senior loans and two (2) subordinate loans for two (2) ELLA developments from proceeds of the 2026 Series E and 2026 Series F Bonds and/or available funds of the Open Resolution or the Corporation's unrestricted reserves in an amount not to exceed \$248,350,000; and (C) the execution by Authorized Officer of the Corporation of any and all documents necessary to accomplish said financings.

The Chairperson stated that the next item on the agenda would be the Approval to Fund Contract Services for Insurance Risk Consultant and called upon Libby Rohlfing, Chief Strategy Officer to make this presentation.

Ms. Rohlfing stated she is pleased to recommend that the Members approve funding to contract with an independent risk consultant to support efforts to reduce and stabilize insurance costs for affordable housing in New York City.

Ms. Rohlfing reported that insurance costs for affordable housing have increased significantly in recent years. Since 2018, insurance costs have increased by an estimated compound annual growth rate of 17%. She reported that according to HDC estimates, average per-dwelling unit premiums have increased from \$600 per year in 2018 to almost \$1,900 per year in 2025. Insurance represents 30% of cumulative operating expense increases since 2018, placing enormous strain on the cash flow of affordable housing projects and increasing the amount of City subsidy needed to close deals.

Ms. Rohlfing stated that to address this persistent challenge, HDC is partnering with HPD and EDC to explore potential solutions to lower and stabilize insurance premiums for affordable housing and enhance coverage availability.

Ms. Rohlfing stated that given the complexity of the issue and the absence of in-house actuarial underwriting capacity, HDC proposes to contract with an independent risk consultant to serve as a technical advisor in analyzing key structural factors driving rising insurance costs and assessing potential solutions. She stated that the consultant would also conduct a feasibility study that would be critical in evaluating programmatic solutions that are both actuarially sound and meet the City's policy goals.

Ms. Rohlfing stated, subject to the Members' approval, the Corporation will launch a competitive process to procure an independent risk consultant for an anticipated 12-month engagement.

Ms. Rohlfing stated that the Members are requested to approve the use of up to \$350,000.00 to fund contract services for an independent risk consultant and the execution by an Authorized Officer of the Corporation to take all actions and execute any documents necessary to carry out such funding and procurement, including any interagency memorandum of understanding as needed.

Ms. Rohlfing concluded her presentation and asked if there were any questions.

Ms. Scott asked if this consultant is working for EDC, HPD, and HDC? Is it one contract for all three agencies combined?

Ms. Rohlfing stated it was expected that HDC would contract with the consultant and they would work for HDC, while continuing to partner closely with HPD and EDC. Ms. Rohlfing went on to say that they have been engaging with different insurance consultants, firms, and brokers to gain a deeper understanding of the challenges. It is evident that we require additional expertise to thoroughly analyze the issues and understand what the most effective solutions are.

Mr. Enderlin added that there is a lot of conversation and ideas around this topic. He stated that this contract that would give us the independent expertise to analyze and frame those conversations more effectively in partnership with the other agencies, but as Ms. Rohlfing said, HDC would be the lead on it.

Mr. Moerdler asked, is this aggregate compensation or is HDC's share of it?

Ms. Rohlfing answered that it's a to exceed amount. We have been inquiring about our estimated expenses and believe that they should not exceed that amount. She further explained that HDC is in discussions about whether they would be reimbursed by the other agencies for a portion of the cost. However, due to the urgency of the matter, Ms. Rohlfing said that HDC is eager to proceed with the project while these conversations continue.

Mr. Enderlin added that there is a portion that could be subject to negotiation. He further noted that, given the amount of debt held by HDC, the benefits of an insurance program would accrue quite significantly to HDC in relation to its business activities here.

Mr. Moerdler commented that it's unlikely that HDC will get the best available for \$350,000. Ms. Scott agreed and mentioned she assumed each agency is paying \$350,000, it seemed like a small number in the world of consultancy, for a twelve-month engagement.

Mr. Enderlin stated that if it gets to that point, we'll be back for further discussion.

The Chairperson asked for a motion to Approval to Fund Contract Services for Insurance Risk Consultant.

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

**RESOLVED**, to Approval to Fund Contract Services for Insurance Risk Consultant.

The Chairperson stated that the next item on the agenda would Approval of the Risk Share Loss Reserve Policy and called upon Bobby Toth, Director of Budget and Financial Planning, to make this presentation.

Mr. Toth stated that he is pleased to recommend that the Members approve a revised policy for the Corporation's Risk Share Loss Reserve.

Mr. Toth stated that by way of background, in 2011, the Corporation established a voluntary reserve fund for loans insured through the Federal Housing Administration's Risk-Sharing Program. The reserve was initially capitalized at a level equal to 20% of the insured amounts for which the Corporation was responsible.

Mr. Toth stated that in 2017, the Members approved a reduction in the reserve requirement to reduce unnecessary balance sheet strain and better reflect the underlying credit risk of the FHA-insured portfolio. The reserve requirement was reset to a level consistent with FHA's rules for program participants without a top-tier designation.

Mr. Toth stated that as the Corporation's balance sheet has grown in recent years, its use of financing structures involving loss-sharing risk has also increased, including within the PACT portfolio.

Mr. Toth stated that management recommends revising the Risk Share Loss Reserve Policy to expand its scope to include other programs under which the Corporation bears loss-sharing risk. The reserve requirement would continue to be calculated using the existing tiered framework.

Mr. Toth stated that as of October 31, 2025, the Corporation's risk exposure for mortgage loans subject to the proposed reserve requirement was approximately \$1.27 billion, and the reserve balance was just over \$6.8 million. Under the revised policy, the reserve requirement would be just over \$7.4 million. Additional details are presented in the Risk Share Loss Reserve Policy memorandum.

Mr. Toth stated that if there are no questions, the Members are requested to approve the revised Risk Share Loss Reserve Policy.

There being no questions, the Chairperson asked for a motion to approve the Risk Share Loss Reserve Policy.

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

**RESOLVED**, to approve the Risk Share Loss Reserve Policy.

The Chairperson stated that at this time, he 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 Ms. Scott, and seconded by Mr. Moerdler, the Members unanimously:

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

Committee.

At 11:35a.m., there being no further business, upon a motion duly made by Mr. Moerdler, and seconded by Ms. Scott the meeting was adjourned.

Respectfully Submitted



Moira Skeados  
Secretary

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

March 27, 2026

**ATTENDANCE LIST**

Adam King	NYC Housing Development Corporation
Adil Hakem	NYC Housing Development Corporation
Alex Kleppin-McNeal	NYC Housing Development Corporation
Alex Queliz	NYC Housing Development Corporation
Alexander Sernyak	NYC Housing Development Corporation
Andrey Boyko	NYC Housing Development Corporation
Angus Page	NYC Housing Development Corporation
Ankita Vaid	NYC Housing Development Corporation
Antonio Martiniello	NYC Housing Development Corporation
Arjun Subakeesan	NYC Housing Development Corporation
Bobby Gorrill	NYC Housing Development Corporation
Bobby Toth	NYC Housing Development Corporation
Bonnie Nesbitt	NYC Housing Development Corporation
Brian Cheigh	NYC Housing Development Corporation
Brian Daaleman	NYC Housing Development Corporation
Brian Dennis	NYC Housing Development Corporation
Christina Clarke	NYC Housing Development Corporation
Christina Lin	NYC Housing Development Corporation
Claudine Brown	NYC Housing Development Corporation
Colleen Lim	NYC Housing Development Corporation
Cullen MacDowell	NYC Housing Development Corporation
Dan Gersh	NYC Housing Development Corporation
Edlyn Rosas	NYC Housing Development Corporation
Ellen Duffy	NYC Housing Development Corporation
Eric Enderlin	NYC Housing Development Corporation
Fabiana Meacham	NYC Housing Development Corporation
Gaby Chu	NYC Housing Development Corporation
Gutsy Ong	NYC Housing Development Corporation
Hannah Gabriel	NYC Housing Development Corporation
Harris Mazur	NYC Housing Development Corporation
Jennifer Beamish	NYC Housing Development Corporation
John Gearrity	NYC Housing Development Corporation
Joshua Sagartz	NYC Housing Development Corporation
Justin Chung	NYC Housing Development Corporation

Kelsey Johnson	NYC Housing Development Corporation
Lauren Connors	NYC Housing Development Corporation
Libby Rohlfin	NYC Housing Development Corporation
Lisa Brice	NYC Housing Development Corporation
Lisa Geary	NYC Housing Development Corporation
Lisa Wertheimer	NYC Housing Development Corporation
Lois Bricken McCloskey	NYC Housing Development Corporation
Lydia Aponte	NYC Housing Development Corporation
Madhavi Kulkarni	NYC Housing Development Corporation
Marion Amore	NYC Housing Development Corporation
Mary Bruch	NYC Housing Development Corporation
Matthew Murphy	NYC Housing Development Corporation
Merin Urban	NYC Housing Development Corporation
Michael Rose	NYC Housing Development Corporation
Michelle Conway	NYC Housing Development Corporation
Mohammad Islam	NYC Housing Development Corporation
Moira Skeados	NYC Housing Development Corporation
Nicole Forero	NYC Housing Development Corporation
Paul Cackler	NYC Housing Development Corporation
Sakshee Sani	NYC Housing Development Corporation
Sean Capperis	NYC Housing Development Corporation
Sharon Skolnik	NYC Housing Development Corporation
Stella Choi	NYC Housing Development Corporation
Stephanie Bangar	NYC Housing Development Corporation
Susan Tso	NYC Housing Development Corporation
Susannah Lipsyte	NYC Housing Development Corporation
Tania Dorado	NYC Housing Development Corporation
Tavish Taren	NYC Housing Development Corporation
Tolulope Abotyade-Cole	NYC Housing Development Corporation
Tom Bethany	NYC Housing Development Corporation
Whitley Plummer	NYC Housing Development Corporation
Yaffa Oldak	NYC Housing Development Corporation
Zarib Alam	NYC Housing Development Corporation
Brinda Ganguly	EDC
Sara Ketchum	Academy Securities
Barry Gottfried	Barclays
Joshua Zelikoff	Barclays
Brinda Ganguly	EDC
Greg Henniger	Hawkins Delafield & Wood
Kevin Murphy	Hawkins Delafield & Wood
Dina Levy	HPD
Owen Bomba	HPD
Michael Siroka	Hudson Housing
Olivia Ford	J.P. Morgan
Eli Weiss	Joy Construction

Geoff Prolux  
Krisha escanilla  
Maddy Kornhauser  
Justin Soto  
Kristin Stephens  
Liam Hartson  
Amy Zhang  
Pablo Torres  
Pat Moon  
Andrew Pfeifer  
John Sabatier  
Allison Tormey

Morgan Stanley  
OMB  
OMB  
Oppenheimer  
Oppenheimer  
PNC  
Ramirez  
Ramirez  
Siebert  
Stifel  
Stifel  
Wells Fargo