

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K/A

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) November 22, 2002

CEDAR INCOME FUND, LTD.

(Exact name of registrant as specified in charter)

Maryland	0-14510	42-1241468
-----	-----	-----
(State or other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

44 South Bayles Avenue, Port Washington, New York	11050
-----	-----
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code (516) 767-6492

(Former name or former address, if changed since last report)

Pursuant to the requirements of the Securities and Exchange Act of 1934, the Registrant hereby amends the following items, financial statements, exhibits or other portions of its current Report on Form 8-K dated November 22, 2002, as filed with the Securities and Exchange Commission on December 9, 2002, as set forth in the pages attached hereto.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

Acquisition Property

Report of Independent Auditors

Statement of Revenues and Expenses

Notes to Statements of Revenues and Certain Expenses

Unaudited Pro Forma Consolidated Financial Statements

Pro Forma Condensed Consolidated Balance Sheet as of
September 30, 2002

Pro Forma Condensed Consolidating Statement of Operations
for the nine months ended September 30, 2002

Pro Forma Condensed Consolidating Statement of Operations
for the year ended December 31, 2001

Notes to the Pro Forma Financial Statements

Exhibits.

None.

STATEMENT OF REVENUE AND CERTAIN EXPENSES WITH
INDEPENDENT AUDITOR'S REPORT

CAMP HILL MALL
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2002

Independent Auditor's Report

To the Board of Directors and Stockholders
Cedar Income Fund, Ltd.

We have audited the accompanying statement of revenue and certain expenses of Camp Hill Mall for the nine months ended September 30, 2002. This financial statement is the responsibility of the Camp Hill Mall's management. Our responsibility is to express an opinion on this financial statement based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

The accompanying statement of revenue and certain expenses was prepared for the

purpose of complying with Rule 3-14 of Regulation S-X of the Securities and Exchange Commission for inclusion in Form 8-K of Cedar Income Fund, Ltd. and is not intended to be a complete presentation of the Camp Hill Mall's revenue and expenses.

In our opinion, the financial statement referred to above, presents fairly, in all material respects, the revenue and certain expenses of Camp Hill Mall, as described in Note 2, for the nine months ended September 30, 2002, in conformity with accounting principles generally accepted in the United States of America.

/s/ Joseph L. Gil

Joseph L. Gil, CPA, PC
Port Washington, NY
January 23, 2003

CAMP HILL MALL
STATEMENT OF REVENUE AND CERTAIN EXPENSES
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2002

REVENUE:

Base rents	\$ 1,996,589
Tenant reimbursements	1,067,790
Percentage rents	178,032
Other income	155,804

TOTAL REVENUE	3,398,215

CERTAIN EXPENSES:

Real estate taxes	348,854
General, administrative and overhead	973,865
Utilities	625,151
Management fees/ Leasing commission	231,231
Insurance	65,179

TOTAL CERTAIN EXPENSES	2,244,288

REVENUE IN EXCESS OF CERTAIN EXPENSES	\$ 1,153,927
	=====

1. Background

Presented herein is the statement of revenues and certain expenses related to the operation of a multi-tenant shopping mall ("Mall"), owned and operated by Camp Hill Mall. The Mall is located in Camp Hill, Pennsylvania and has approximately 69 tenants. The Mall has an aggregate net rentable area of approximately 520,000 square feet, of which approximately 470,000 was leased as of September 30, 2002.

2. Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statement has been prepared in accordance with the applicable rules and regulations of the Securities and Exchange Commission for the acquisition of real estate properties. Accordingly, the financial statement excludes certain expenses that may not be comparable to those expected to be incurred in the proposed future operations of the aforementioned property. Items excluded consist of interest, depreciation, amortization, and general and administrative expenses not directly related to the future operations. The accompanying statement was prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statement and accompanying notes. Actual results could differ from those estimates.

Revenue Recognition

The Mall is being leased to tenants under operating leases. Rental revenue is recognized on a straight-line basis over the terms of other leases. The excess of amounts recognized over amounts due pursuant to the underlying leases amounted to approximately \$142,827 for the year ended December 31, 2001.

CAMP HILL MALL
NOTES TO STATEMENT OF REVENUE AND CERTAIN EXPENSES
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2002

3. Future Minimum Lease Payments

The Mall leases retail space under various non-cancelable operating leases that expire on the various dates through February 2022. The lease agreements typically provide for specific monthly payments plus reimbursements for certain operating costs, including percentage rents based on tenants' sales volume, when applicable.

A summary of minimum future lease rentals due to the Partnership on non-cancelable operating leases in place as of December 31, 2001, is as follows:

For the year ended December 31,	

2003	\$2,735,786
2004	2,288,813
2005	2,114,418
2006	2,032,328
2007	2,015,097
2008 and thereafter	\$8,894,060

The preceding future minimum rentals do not include charges for reimbursement of operating costs and percentage rents. Percentage rents aggregated \$178,032 and operating cost reimbursements aggregated \$1,067,790.

4. Significant Tenants

Approximately 40% of the current period's rental income was derived from three

(3) tenants whose leases expire between October 2002 and December 2010.

5. Management Agreement

The Partnership has a management agreement with Jones Lang LaSalle, Bryant Development America, Inc., to manage the Mall. Fees charged represent 3.5% of gross collections, which includes base rent, common area maintenance expenses and reimbursements from tenants for operating costs. Management fees to Jones Lang LaSalle were \$150,000.

STATEMENT OF REVENUE AND CERTAIN EXPENSES WITH
INDEPENDENT AUDITOR'S REPORT

CAMP HILL MALL
FOR THE YEAR ENDED DECEMBER 31, 2001

Independent Auditor's Report

To the Board of Directors and Stockholders
Cedar Income Fund, Ltd.

We have audited the accompanying statement of revenue and certain expenses of Camp Hill Mall for the year ended December 31, 2001. This financial statement is the responsibility of the Camp Hill Mall's management. Our responsibility is to express an opinion on this financial statement based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

The accompanying statement of revenue and certain expenses was prepared for the purpose of complying with Rule 3-14 of Regulation S-X of the Securities and Exchange Commission for inclusion in Form 8-K of Cedar Income Fund, Ltd. and is not intended to be a complete presentation of the Camp Hill Mall's revenue and expenses.

In our opinion, the financial statement referred to above, presents fairly, in all material respects, the revenue and certain expenses of Camp Hill Mall, as described in Note 2, for the year ended December 31, 2001, in conformity with accounting principles generally accepted in the United States of America.

/s/ Joseph L. Gil

Joseph L. Gil, CPA, PC
Port Washington, NY
January 5, 2003

CAMP HILL MALL
STATEMENT OF REVENUE AND CERTAIN EXPENSES

FOR THE YEAR ENDED DECEMBER 31, 2001

REVENUE:

Base rents	\$ 3,107,935
Tenant reimbursements	1,317,472
Percentage rents	275,738
Other income	254,550

TOTAL REVENUE	4,955,695

CERTAIN EXPENSES:

Real estate taxes	342,339
General, administrative and overhead	1,507,867
Utilities	594,542
Management fees/ Leasing commission	406,497
Insurance	77,458
TOTAL CERTAIN EXPENSES	2,928,703

REVENUE IN EXCESS OF CERTAIN EXPENSES	\$ 2,026,992
	=====

1. Background

Presented herein is the statement of revenues and certain expenses related to the operation of a multi-tenant shopping mall ("Mall"), owned and operated by Camp Hill Mall. The Mall is located in Camp Hill, Pennsylvania and has approximately 69 tenants. The shopping center has an aggregate net rentable area of approximately 520,000 square feet, of which approximately 477,000 was leased as of December 31, 2001.

2. Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statement has been prepared in accordance with the applicable rules and regulations of the Securities and Exchange Commission for the acquisition of real estate properties. Accordingly, the financial statement excludes certain expenses that may not be comparable to those expected to be incurred in the proposed future operations of the aforementioned property. Items excluded consist of interest, depreciation, amortization, and general and administrative expenses not directly related to the future operations. The accompanying statement was prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statement and accompanying notes. Actual results could differ from those estimates.

Revenue Recognition

The Mall is being leased to tenants under operating leases. Rental revenue is recognized on a straight-line basis over the terms of other leases. The excess of amounts recognized over amounts due pursuant to the underlying leases amounted to approximately \$177,080 for the year ended December 31, 2001.

CAMP HILL MALL
NOTES TO STATEMENT OF REVENUE AND CERTAIN EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2001

3. Future Minimum Lease Payments

The Mall leases retail space under various non-cancelable operating leases that expire on the various dates through February 2022. The lease agreements typically provide for specific monthly payments plus reimbursements for certain operating costs, including percentage rents based on tenants' sales volume, when applicable.

A summary of minimum future lease rentals due to the Partnership on non-cancelable operating leases in place as of December 31, 2001, is as follows:

For the year ended December 31,	

2003	\$ 3,013,099
2004	2,882,862
2005	2,551,579
2006	2,414,500
2007	2,291,587
2008 & thereafter	\$12,756,785

The preceding future minimum rentals do not include charges for reimbursement of

operating costs and percentage rents. Percentage rents aggregated \$275,738 and operating cost reimbursements aggregated \$1,317,472.

4. Significant Tenants

Approximately 40% of the current period's rental income was derived from three (3) tenants whose leases expire between October 2002 and December 2010.

5. Management Agreement

The Partnership has a management agreement with Jones Lang LaSalle, Bryant Development America, Inc., to manage the Mall. Fees charged represent 3.5% of gross collections, which includes base rent, common area maintenance expenses and reimbursements from tenants for operating costs. Management fees to Jones Lang LaSalle were \$246,417.

Cedar Income Fund, Ltd.
Pro Forma Condensed Combined Balance Sheet
As of September 30, 2002

The following unaudited Pro Forma Condensed Combined Balance Sheet is presented as if the Company had acquired the Camp Hill Mall ("Camp Hill") on September 30, 2002. This Pro Forma Condensed Combined Balance Sheet should be read in conjunction with the Pro Forma Condensed Combined Statement of Operations of the Company and the historical financial statements and notes thereto of the Company as filed on Form 10-Q for the nine months ended September 30, 2002. The Pro Forma Condensed Combined Balance Sheet is unaudited and is not necessarily indicative of what the actual financial results would have been had the Company acquired Camp Hill on September 30, 2002, nor does it purport to represent the future financial position of the Company.

<TABLE>
<CAPTION>

Pro Forma	Cedar Income Fund	Camp Hill	SWH
September 30, 2002	Historical (1)	Acquisition (2)	Financing (3)
-----	-----	-----	-----
<S>	<C>	<C>	<C>
<C>			
Assets			
Real estate, net	\$96,509,091	\$17,902,847	-
\$114,411,938			
Property deposits	684,000	(400,000)	-
284,000			
Cash and cash equivalents	1,633,915	(3,429,160)	3,274,548
1,479,303			
Restricted cash	1,305,081	-	-
1,305,081			
Rents and other receivables	561,241	-	-
561,241			
Deferred financing costs, net	1,452,963	179,950	232,912
1,865,825			
Deferred legal & accounting, net	38,087	-	-
38,087			
Prepaid expenses, net	865,024	88,585	-
953,609			
Deferred leasing commissions, net	684,909	-	-
684,909			
Deferred rental income	296,177	-	-
296,177			
Taxes held in escrow	581,822	-	-
581,822			
-----	-----	-----	-----
Total Assets	\$104,612,310	\$14,342,222	\$3,507,460
\$122,461,992	=====	=====	=====
=====			
Liabilities and Shareholders' Equity			
Mortgage loans payable	\$79,459,112	\$14,000,000	\$5,050,233

\$98,509,345			
Loans payable	1,387,142	-	-
1,387,142			
Accounts payable and accrued expenses	2,419,433	342,222	(1,262,877)
1,498,778			
-----	-----	-----	-----
Total Liabilities	83,265,687	14,342,222	3,787,356
101,395,265	-----	-----	-----

Minority interests	9,550,201	-	-
9,550,201			
Limited partner's interest in consolidated Operating Partnership	8,359,311	-	(199,034)
8,160,277			
Shareholders' Equity			
Common stock	6,944	-	-
6,944			
Additional paid in capital	3,430,167	-	(80,862)
3,349,305	-----	-----	-----

Total Shareholders' Equity	3,437,111	-	(80,862)
3,356,249	-----	-----	-----

Total Liabilities and Shareholders' Equity	\$104,612,310	\$14,342,222	\$3,507,460
\$122,461,992	=====	=====	=====
=====			
Total Shareholders' Equity in the Company and limited partner's (equity) interest in Operating Partnership and minority interests	\$21,346,623	-	(\$279,896)
\$21,066,727	=====	=====	=====
=====			

</TABLE>

See Accompanying Notes to Pro Forma Financial Statements

Cedar Income Fund, Ltd.
Pro Forma Condensed Combined Statement of Operations
For the nine months ended September 30, 2002

The following unaudited Pro Forma Condensed Combined Statement of Operations is presented as if the Company had acquired the Camp Hill Mall ("Camp Hill") as of January 1, 2002, and the Company qualified as a REIT, distributed 90% of its taxable income and, therefore, incurred no income tax expense during the period. This Pro Forma Condensed Combined Statement of Operations should be read in conjunction with the Pro Forma Condensed Combined Balance Sheet of the Company and the historical financial statements and notes thereto of the Company as filed on Form 10-Q for the nine months ended September 30, 2002. The Pro Forma Condensed Combined Statement of Operations is unaudited and is not necessarily indicative of what the actual financial results would have been had the Company acquired Camp Hill as of January 1, 2002, nor does it purport to represent the future financial position of the Company.

<TABLE>
<CAPTION>

Pro Forma	Cedar Income			
Nine Months	Fund, Ltd.	Completed	Camp Hill	Pro Forma
Ended September	Historical	Transactions (5)	Acquisition (6)	Adjustments (7)
30, 2002	-----	-----	-----	-----
-	<C>	<C>	<C>	<C>
<S>				
<C>				
Revenues				
Base rent	\$6,674,517	\$1,550,709	\$1,853,762	-
\$10,078,988				
Tenant escalations	2,086,685	391,238	1,067,790	-
3,545,713				
Other	7,673	2,063	333,836	-
343,572				

Interest 11,507	11,507	-	-	-
-----	-----	-----	-----	-----
Total Revenues 13,979,780	8,780,382	1,944,010	3,255,388	-
-----	-----	-----	-----	-----
Expenses				
Operating expenses				
Real estate taxes 1,523,712	1,038,909	135,949	348,854	-
Property expense 3,991,503	2,022,168	73,909	1,895,426	-
Administrative 1,178,696	988,782	174,914	-	15,000
-----	-----	-----	-----	-----
Total operating expenses 6,693,911	4,049,859	384,772	2,244,280	15,000
-----	-----	-----	-----	-----
Interest 5,481,541	3,561,580	1,041,010	-	878,951
Depreciation and amortization 2,308,875	1,719,787	125,138	-	463,950
-----	-----	-----	-----	-----
Total Expenses 14,484,327	9,331,226	1,550,920	2,244,280	1,357,901
-----	-----	-----	-----	-----
Net (loss) before minority interests and limited partner's interest in Operating Partnership (504,547)	(550,844)	393,090	1,011,108	(1,357,901)
Minority interests (65,243)	(21,397)	(43,846)	-	-
Limited partner's interest in loss and (gain) loss on sale 834,727	441,417	148,199	-	245,111
Loss on sale (48,511)	(48,511)	-	-	-
-----	-----	-----	-----	-----
Net (loss) gain before extraordinary item 216,426	(179,335)	497,443	1,011,108	(1,112,790)
Early extinguishment of debt (net of limited partner's share of \$346,110) (140,616)	(140,616)	-	-	-
-----	-----	-----	-----	-----
Net (loss) income \$75,810	(\$319,951)	\$497,443	\$1,011,108	(\$1,112,790)
=====	=====	=====	=====	=====
Basic and diluted net (loss) earnings per share \$0.31	(\$0.26)			
Extraordinary (loss) per share (0.20)	(0.20)			
-----	-----			
Net (loss) earnings per share \$0.11	(\$0.46)			
=====	=====			
Average number of shares outstanding 693,175	693,175			
=====	=====			

</TABLE>

See Accompanying Notes to Pro Forma Financial Statement

Cedar Income Fund, Ltd.
Pro Forma Condensed Combined Statement of Operations
For the year ended December 31, 2001

The following unaudited Pro Forma Condensed Combined Statement of Operations is presented as if the Company had acquired the Camp Hill Mall ("Camp Hill") as of

January 1, 2001, and the Company qualified as a REIT, distributed 90% of its taxable income and, therefore, incurred no income tax expense during the period. This Pro Forma Condensed Combined Statement of Operations should be read in conjunction with the Pro Forma Condensed Combined Balance Sheet of the Company and the historical financial statements and notes thereto of the Company as filed on Form 10-K for the twelve months ended December 31, 2001. The Pro Forma Condensed Combined Statement of Operations is unaudited and is not necessarily indicative of what the actual financial results would have been had the Company acquired Camp Hill as of January 1, 2001, nor does it purport to represent the future financial position of the Company.

<TABLE>
<CAPTION>

Pro Forma	Cedar Income		
Twelve Months Ended	Fund, Ltd.	Camp Hill	Pro Forma
December 31, 2001	prev. filed (8)	Acquisition (9)	Adjustments (10)
-----	-----	-----	-----
<S>	<C>	<C>	<C>
<C>			
Revenues			
Base rent	\$7,498,297	\$3,107,935	-
\$10,606,232			
Tenant escalations	1,622,564	1,317,472	-
2,940,036			
Other	-	530,288	-
530,288			
Interest	298,056	-	-
298,056			
-----	-----	-----	-----
Total Revenues	9,418,917	4,955,695	-
14,374,612			
-----	-----	-----	-----
Expenses			
Operating expenses			
Real estate taxes	780,265	342,339	-
1,122,604			
Property expense	1,339,708	2,586,364	-
3,926,072			
Administrative	1,227,001	-	15,000
1,242,001			
-----	-----	-----	-----
Total operating expenses	3,346,974	2,928,703	15,000
6,290,677			
-----	-----	-----	-----
Interest	4,920,526	-	1,097,371
6,017,897			
Depreciation and amortization	1,588,962	-	619,050
2,013,678			
-----	-----	-----	-----
Total Expenses	9,856,462	2,928,703	1,731,421
14,516,586			
-----	-----	-----	-----
Net (loss) income before minority interests and limited partner's interest in Operating Partnership	(437,545)	2,026,992	(1,731,421)
(141,974)			
Minority interests	(170,864)	-	-
(170,864)			
Limited partner's interest	(547,231)	-	(210,181)
(757,412)			
Gain on sale	1,638,416	-	-
1,638,416			
Loss on sale	(295,610)	-	-
(295,610)			
-----	-----	-----	-----
Net income (loss) before cumulative effect adjustment and extraordinary item	187,166	2,026,992	(1,941,602)
275,556			
Cumulative effect of change in accounting principles (net of limited partners' share of (\$14,723))	(6,014)	-	-
(6,014)			
Early extinguishment of debt (net of limited partner's			

share of \$187,834 (76,312)	(76,312)	-	-
-----	-----	-----	-----
Net income (loss) \$190,230	\$104,840	\$2,026,992	(\$1,941,602)
=====	=====	=====	=====
Basic and diluted net earnings per share \$0.27	\$0.15		
-----	-----		-
Average number of shares outstanding 692,111	692,111		
=====	=====		
</TABLE>			

See Accompanying Notes to Pro Forma Financial Statement

Cedar Income Fund, Ltd.
Notes to Pro Forma Financial Statements

Pro Forma Condensed Combined Balance Sheet

1. Reflects the Company's historical balance sheet as of September 30, 2002, as previously filed in Form 10-Q dated November 14, 2002.
2. Reflects the acquisition of Camp Hill for approximately \$18.1 million. Cedar intends to account for the acquisition in accordance with SFAS 141 and 142. We are currently in the process of analyzing the fair value of our in-place leases; and, consequently, no value has yet been assigned to the leases. Therefore, the purchase price allocation is preliminary and subject to change.
3. Reflects the financing arrangements with SWH Funding Corp.

Pro Forma Condensed Combined Statement of Operations for the nine months ended September 30, 2002

4. Reflects the historical operations of the Company for the nine months ended September 30, 2002.
5. Reflects the income statement effect for the nine months ended September 30, 2002 of the sale of Southpoint, the acquisition of Loyal Plaza and Red Lion, and the refinancing of The Point Shopping Center, for that part of the period ending September 30, 2002, before the related acquisition, disposition or refinancing by the Company.
6. Reflects the operations of Camp Hill for the nine months ended September 30, 2002.
7. Reflects the interest expense, depreciation and amortization and administrative expenses associated with Camp Hill, and the financing arrangements with SWH Funding Corp., for the nine months ended September 30, 2002.

Pro Forma Condensed Combined Statement of Operations for the year ended December 31, 2001

8. Reflects the operations of the Company for the year ended December 31, 2001, as previously filed as part of the 8-K/A dated September 16, 2002.
9. Reflects the operations of Camp Hill for the year ended December 31, 2001.
10. Reflects the interest expense, depreciation, amortization and administrative expenses associated with the acquisition of Camp Hill, for the year ended December 31, 2001.

Cedar Income Fund Ltd.

Pursuant to the requirements of the Securities and Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

Cedar Income Fund, LTD.

By: /s/ Leo S. Ullman

Leo S. Ullman
Chairman

Dated: February 5, 2003

CERTIFICATION

I, Leo S. Ullman, Chief Executive Officer of the Cedar Income Fund, Ltd. (the "Company"), pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, do hereby certify as follows:

1. The interim Pro Forma report on Form 8-K/A of the Company dated February 5, 2003, fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and
2. The information contained in such Form 8-K/A fairly presents, in all material respects, the financial condition and results of operations of the Company.

IN WITNESS WHEREOF, I have executed this Certification this 5th day of February 2003.

Leo S. Ullman, Chief Executive Officer

I, Thomas J. O'Keefe, Chief Financial Officer of the Cedar Income Fund, Ltd. (the "Company"), pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, do hereby certify as follows:

3. The interim Pro Forma report on Form 8-K/A of the Company dated February 5, 2003, fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and
4. The information contained in such Form 8-K/A fairly presents, in all material respects, the financial condition and results of operations of the Company.

IN WITNESS WHEREOF, I have executed this Certification this 5th day of February 2003.

Thomas J. O'Keefe, Chief Financial Officer

