

**STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS**

FINAL DECISION

OAL DKT. NO. CAF 14298-15

AGENCY DKT. NO. BHP-#056-15 (NHWP)

CATHI AND FRANK BENNETT,

Petitioner,


v.

**NEW JERSEY DEPARTMENT OF
COMMUNITY AFFAIRS,
BUREAU OF HOMEOWNER PROTECTION**

Respondents.

Having reviewed the Initial Decision of the Administrative Law Judge in this matter, together with any exceptions or replies submitted, I hereby adopt the Initial Decision as the Commissioner's Final Decision.

Date: 2/29/14



CHARLES A. RICHMAN
Commissioner