



State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
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CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

CHARLES A. RICHMAN
Commissioner

October 17, 2016

Via Regular Mail

Michael Cardone
215 Pine Street
Union Beach, New Jersey 07735

Via Electronic Mail

Greg Sciascia
Bureau of Homeowner Protection/New Home Warranty Program
101 S. Broad Street
P.O. Box 800
Trenton, New Jersey 08625-0800

Re: Michael Cardone v. Bureau of Homeowner Protection/New Home Warranty Program
Docket No. CAF 1459-16

Dear Parties:

Enclosed please find a copy of the Final Decision in the matter referenced above. Should you wish to appeal from this Decision, you have the right to take an appeal with the Appellate Division of the Superior Court [Rules Governing the Courts of New Jersey, 2:2-3(a)(2)]. You must do so, however, within 45 days from the date of service of this Decision.

Very truly yours,

Donald Palombi
Director of Policy

Enclosure



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

FINAL DECISION

MICHAEL CARDONE,

Petitioner,

OAL DKT. NO. CAF 1459-16
AGENCY DKT. NO. 408-15

v.

**BUREAU OF HOMEOWNER PROTECTION/
NEW HOME WARRANTY PROGRAM,**

Respondent.

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: October 17, 2016



CHARLES A. RICHMAN
Commissioner