

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

FINAL DECISION

OAL DKT. NO. CAF 12017-14

AGENCY DKT. NO. 344-14 (NHWP)

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

Petitioner,

v.

MARLENE ADAMS AND CYNTHIA ADAMS,

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 my Final Decision in this matter.

Date: 2/3/16



CHARLES A. RICHMAN
Commissioner