

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

FINAL DECISION

OAL DKT. NO. CAF 05756-15

AGENCY DKT. NO. BHP-#033-15

NELSON OLSEN,
Petitioner,
v.

**VICTORIAN VENTURES, INC. AND
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: 8/26/16



CHARLES A. RICHMAN
Commissioner