

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

FINAL DECISION

OAL DKT. NO. CAF 1129-15; CAF 1130-15

AGENCY DKT. NO. RSP0032365; RRE0002867

CONSOLIDATED

DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,
Petitioner,
v.

LAURA CORTESE,
Respondent.

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Petitioner,
v.

DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,
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: 5/28/15



CHARLES A. RICHMAN
Acting Commissioner