

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

FINAL DECISION

OAL DKT. NO. CAF 7613-15

AGENCY DKT. NO. RRE0032011

KAREN TREADWAY,
Petitioner,

v.

**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION**
Respondent.

OAL DKT. NO. CAF 7613-15

AGENCY DKT. NO. RSP0014668


**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION,**
Petitioner,

v.

KAREN TREADWAY,
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: 4/22/14


CHARLES A. RICHMAN
Commissioner