STATE OF NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 9952-14

AGENCY DKT. NO. RSP0037291

ANNA HAYTAS,

Petitioner,

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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: 2/23/15

RICHARD E. CONSTABLE, III

Commissioner