

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

FINAL DECISION

OAL DKT. NO. CAF 14068-15

AGENCY DKT. NO. LMI 0001509

MAGDY SAAD,
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: 2/29/14


CHARLES A. RICHMAN
Commissioner