

**IN THE MATTER OF THE CLAIM
OF PATRICIA FREEMAN**

**MARYLAND HOME IMPROVEMENT
COMMISSION**

**AGAINST THE MARYLAND HOME
IMPROVEMENT GUARANTY FUND
FOR THE ACTS OR OMISSIONS
OF MINNIE BAILEY
t/a FIVE STAR CONCRETE
CONSTRUCTION, INC.**

MHIC CASE NO. 18(05)215

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FINAL ORDER

On this 7th day of **March, 2019**, the Maryland Home Improvement Commission ORDERS that:

1) Pursuant to Business Regulation Article, § 8-408(b)(3)(i), Annotated Code of Maryland, Patricia Freeman (“Claimant”) provided the Commission with documentation of a final civil judgment, dated August 10, 2015, with all rights of appeal exhausted, in which the District Court of Maryland for Howard County found on the merits that the conditions precedent to recovery, as set forth in Business Regulation Article, § 8-405(a), Annotated Code of Maryland, have been met, and found that the Claimant sustained an actual loss of \$500.00.

2) On July 31, 2018, the Commission sent a letter to Minnie Bailey t/a Five Star Concrete Construction, Inc. (“Contractor”) setting forth the Commission’s ability to award from the Guaranty Fund based on the civil judgment provided by the Claimant. Pursuant to COMAR 09.08.03.02F, the Contractor was provided twenty-one (21) days to submit in writing any reasons why the Commission should not pay \$500.00 from the Guaranty Fund to the Claimant. This letter was sent via both regular and certified mail to the Contractor. Neither of the letters mailed were returned, and the Commission received a signed certified mail receipt for the certified letter mailed to the Contractor. As of the date of this order, the Contractor has not provided a response.

3) Pursuant to Business Regulation Article, §§ 8-408(b)(3)(i) and 8-409(a)(2),

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

PHYSICAL CHEMISTRY

LECTURE NOTES

BY [Name]

1. Introduction to Physical Chemistry

2. Thermodynamics

Annotated Code of Maryland, the Commission directs payment of \$500.00 from the Home Improvement Guaranty Fund to the Claimant, Patricia Freeman.

4) Pursuant to Business Regulation Article § 8-411(a), Annotated Code of Maryland, any home improvement licenses held by Minnie Bailey and Five Star Concrete Construction, Inc., shall be **SUSPENDED**, and shall be ineligible for any home improvement licenses, until they have repaid all money awarded from the Home Improvement Guaranty Fund pursuant to this Order, with 10 percent annual interest.

5) The records and publications of the Maryland Home Improvement Commission shall reflect this decision.

6) The payment to the Claimant from the Home Improvement Guaranty Fund shall be authorized thirty (30) days from the date of this Order. During the thirty (30) day period, any party may file an appeal of this decision to Circuit Court.

Joseph Tunney
Chairperson
Maryland Home Improvement
Commission

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