

<p>IN THE MATTER OF THE CLAIM</p> <p>OF BETSY EAPEN,</p> <p>CLAIMANT</p> <p>AGAINST THE MARYLAND HOME</p> <p>IMPROVEMENT GUARANTY FUND</p> <p>FOR THE ALLEGED ACTS OR</p> <p>OMISSIONS OF DEREK BROWN,</p> <p>T/A D & A DESIGNS, LLC,</p> <p>RESPONDENT</p>	<p>* BEFORE SYEETAH HAMPTON-EL,</p> <p>* AN ADMINISTRATIVE LAW JUDGE</p> <p>* OF THE MARYLAND OFFICE</p> <p>* OF ADMINISTRATIVE HEARINGS</p> <p>* OAH No.: DLR-HIC-02-18-28925</p> <p>* MHIC No.: 18 (75) 233</p>
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PROPOSED DECISION

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STATEMENT OF THE CASE

On February 27, 2018, Betsy Eapen (Claimant) filed a claim (Claim) with the Maryland Home Improvement Commission (MHIC) Guaranty Fund (Fund) for reimbursement of \$22,000.00 in actual losses allegedly suffered as a result of a home improvement contract with Dereky Hagler,¹ Al Hagler, and Derek Brown (Respondent) trading as D & A Designs, LLC².

¹ Also known as Dereky Martin.

² Mr. and Mrs. Hagler are participants in the business, but only Derek Brown is a named Respondent. Hearing notices were mailed to two addresses for the Respondent; one address in Washington, DC and another on Woodmore Court in Bowie, Maryland. Dereky Hagler and Al Hagler reside on Woodmore Court in Bowie, Maryland. Derek Brown resides in Washington, DC. Both are addresses of record for the business, D & A Designs, LLC.

Md. Code Ann., Bus. Reg. §§ 8-401 through 8-411 (2015). On September 12, 2018, the MHIC forwarded the matter to the Office of Administrative Hearings (OAH) for a hearing.

I held a hearing on February 15, 2019 at 1400 McCormick Drive, Largo, Maryland. Bus. Reg. § 8-407(e). Shara Hendler, Assistant Attorney General, Department of Labor, Licensing, and Regulation (Department), represented the Fund. The Claimant represented herself. The Respondent represented himself. Code of Maryland Regulations (COMAR).

The contested case provisions of the Administrative Procedure Act, the Department's hearing regulations, and the Rules of Procedure of the OAH govern procedure in this case. Md. Code Ann., State Gov't §§ 10-201 through 10-226 (2014 & Supp. 2018); Code of Maryland Regulations (COMAR) 09.01.03; COMAR 28.02.01.

ISSUES

1. Did the Claimant sustain an actual loss compensable by the Fund as a result of the Respondent's acts or omissions?
2. If so, what is the amount of the compensable loss?

SUMMARY OF THE EVIDENCE

Exhibits³

I admitted the following exhibits on the Claimant's behalf:

- Clmt. Ex. A - Copies of three checks for \$10,000.00 each, paid to the Respondent dated August 27, 2015 and October 11, 2015
- Clmt. Ex. B - Prince George's County Permit, dated September 2, 2015
- Clmt. Ex. C - Six black and white pictures and twenty-eight color pictures of various aspects of unfinished work.
 - Six black and white pictures:⁴
 - Wood framing
 - Wood framing and duct work

³ I did not admit Claimant's Exhibit H as evidence; however, it was preserved for the record.

⁴ The black and white pictures contain handwritten notes which were objected to by the AAG. I admitted the pictures as evidence, but the handwriting was not admitted as evidence. Based on my ruling, I redacted the handwriting. My decision was based on the admitted evidence not the redacted handwriting on the pictures.

- Duct work on the floor
- Broken concrete and exposed pipes in the floor
- Broken concrete and debris
- Wood
- Twenty-eight color pictures:
 - Doorway wood frame
 - Wood framing and electrical panels
 - Wood framing
 - Broken concrete and exposed pipes
 - Wood framing and a window
 - Wood framing and piping
 - Silver duct work
 - Silver duct work on the floor
 - Wood framing and duct work
 - Wood framing, duct work, and pipes
 - Wood framing
 - Wood framing, ladder, broken concrete, and debris
 - Wood framing and hot water heater
 - Wood Framing, duct work, and pipes
 - Wood framing and pipes
 - Large space with debris on the floor
 - Broken concrete and debris
 - Broken concrete, exposed pipes, and debris
 - Wood framing
 - Wood framing
 - Wood framing, ladder, and debris
 - Doorway wood frame
 - Wood framing, ladder, broken concrete, and debris
 - Wood framing and hot water heater
 - Wood framing
 - Wood framing
 - Large space with debris on the floor
 - Broken concrete and debris

Clmt. Ex. D - D&A Design, LLC Proposal, dated August 2, 2015

Clmt. Ex. E - Jackson Inspections, LLC, Inspection Report, dated February 8, 2016

Clmt. Ex. F - Letter from Paul Farmer, Esquire to the Respondent, dated December 17, 2015

Clmt. Ex. G - Receipts and Proposals from various companies:

- Chevy Chase Remodeling (CCR) Proposal for basement bathroom in the amount of \$9,500.00, undated
- Invoice from CCR in the amount of \$4,771.24, dated September 6, 2016
- Check to Munn and Munn Electrical in the amount \$107.00, dated December 31, 2015
- Check to Derrick Isbell in the amount of \$2,000.00, dated February 13, 2016

- Check to Michael Bryant in the amount of \$500.00, dated May 17, 2016
- Check to CCR in the amount of \$3,167.00
- Check to CCR in the amount of \$4,872.00
- Contract from Luis Fernando Claros Chavez CLG Construction (CLG), undated
- Invoice from 20/20 Evolution Systems (20/20) in the amount of \$1,500.00, dated February 24, 2016
- Check to Beruk Asfaw in the amount of \$1,565.00
- Invoice from Michael & Son Services for \$825.00, dated April 9, 2016

Clmt. Ex. I - Text messages from the Claimant to D&A Design, LLC, dated August 4-5, 2015

Clmt. Ex. J - Text messages from the Claimant to D&A Design, LLC, dated November 1, 2015

Clmt. Ex. K - Picture of business card for Prince George's County Department of Permitting, Inspections and Enforcement (DPIE) Inspector Michael Young

Clmt. Ex. L - Drawing of the Claimant's basement, dated August 19, 2015

Clmt. Ex. M - Check images and copies of checks dated April 16, 2015 – May 17, 2016 to the following individuals for the following amounts:

- George Jenson for sprinkler installation in the amount of \$1,375.00
- Derrick Isabell for electrical in the amount of \$1,040.00 and \$450.00
- Michael Bryant for garbage removal in the amount of \$500.00
- Check to CLG in the amount of \$500.00, dated April 24, 2016
- Check to CLG in the amount of \$2,500.00, dated May 14, 2016
- Check to CLG in the amount of \$6,000.00, dated May 17, 2016
- Check to CLG in the amount of \$1,600.00, dated June 7, 2016
- Check to CLG in the amount of \$2,500.00, dated June 20, 2016

I admitted the following exhibits on behalf of the Fund:

Fund Ex. 1 - DLLR hearing order, dated September 7, 2018

Fund Ex. 2 - Notice of hearing, dated January 30, 2019

Fund Ex. 3 - Home Improvement Claim Form, dated February 17, 2018

Fund Ex. 4 - Licensing information for Derek Brown, dated February 28, 2019

Fund Ex. 5a - Licensing information for D & A Designs, LLC

Fund Ex. 5b - Business license information – Derek Brown, President

Fund Ex. 5c - Contractor license information – Derek Brown

Fund Ex. 5d - Salesman license information – Dereky Martin, Salesman

Fund Ex. 6 - Subcontractor license information – Al Hagler

The Respondent did not offer any exhibits.

Testimony

The Claimant testified and presented the testimony of Michael Daye.

The Respondent testified and did not present additional witnesses.

PROPOSED FINDINGS OF FACT

I find the following facts by a preponderance of the evidence:

1. At all times relevant to the subject of this hearing, the Respondent was a licensed home improvement contractor under MHIC license number 5025035. In 2015, the Respondent opened D&A Design, LLC (the Business), along with his daughter, Dereky Hagler.
2. Dereky Hagler, also operated as a salesman under MHIC license number 4646660.
3. The Respondent's son-in-law, Al Hagler was a licensed home improvement sub-contractor under MHIC license number 4654298.
4. The Claimant's residence is a 10,000 square foot residence located in Prince George's County, Maryland. The basement is approximately 3,000 square feet.
5. On August 10, 2015, the Claimant and the Respondent entered into a contract to renovate and finish the basement of the Claimant's home; specifically, to frame the basement to enclose the steps and to create a theater room, kitchenette and bar area, bathroom, gym with spa, and recreation room area. (Contract). The Contract included plumbing, electrical, HVAC, painting, and flooring installation, and required the Respondent to comply with safety regulations. The Contract stated that work would begin on August 3, 2015 and would be

6. Completed by October 15, 2015. The Contract included specific pricing for various components of the renovations:

- Frame basement for \$7,000.00
- Plumbing for \$3,800.00
- Electrical for \$6,000.00
- HVAC vents for \$800.00
- Drywall installation for \$12,800.00
- Painting for \$3,800.00
- Theater room trim for \$2,200.00
- Kitchenette/Bar for \$11,500.00
- Knee wall installation for \$5,350.00
- Gym mirrors installation for \$2,200.00
- Trash removal for \$500.00
- Basement bathroom with granite for \$7,500.00
- Install and vent sauna for \$1,500.00
- Install two chandeliers for \$800.00
- Discount of \$7,087.00
- Flooring of \$12,975.00 Removed

7. The Contract was prepared by Al Hagler and lists the Respondent's name and license number.

8. The original agreed-upon Contract price was \$59,878.00 to be paid in four installments. The first one-third payment was due upon the signing of the Contract. The second one-third was due midway through the Contract. The remainder of the Contract price was payable ".17 prior to completion of job, and .17 upon completion of the job." (Claimant's Ex. D).

9. The Claimant is a physician and due to her work schedule which kept her away from the home when the Respondent was scheduled to work, she provided a house key to the Respondent to allow for easy access to complete the work.

10. On August 10, 2015, the Claimant paid the Respondent \$10,000.00 at the signing of the Contract. On August 27, 2015, the Claimant paid the Respondent another \$10,000.00. On October 11, 2015, the Claimant paid the Respondent another \$10,000.00.

11. On September 2, 2015, the Respondent obtained a permit from DPIE to finish the Claimant's basement.

12. On November 1, 2015, the Claimant communicated with the Respondent via text message regarding inspections.

13. The Respondent failed to properly install HVAC, remove concrete debris, complete basement framing, install recessed lighting and electrical switches, and properly install working bathroom fixtures.

14. On December 17, 2015, the Claimant hired an attorney to terminate the Contract with the Respondent, seek the return of her house keys, and return \$13,200.00 of the \$30,000.00 paid by the Claimant.

15. On December 23, 2015, the Claimant hired Beruk Asfaw to complete the HVAC in the basement for \$1,565.00.

16. On December 31, 2015, the Claimant paid Munn and Munn Electrical, who was hired by the Respondent, \$107.00.

17. On February 13, 2016, the Claimant hired Derrick Isbell, an electrician, to complete the electrical work included in the Contract. The Claimant paid Derrick Isbell \$2,000.00 on February 13, 2016, \$1,040.00 on May 3, 2016, and \$450.00 on May 12, 2016.

18. On February 24, 2016, the Claimant contracted with 20/20 Evolution Systems for a price of \$5,550.00 to replace bad studs constructed by the Respondent, build and frame the sauna and fireplace, hang curtains, and complete some of the electrical work included in the Contract.

19. From April 2016 through June 2016, the Claimant paid Luis Fernando Claros Chavez of CLG Construction a total of \$13,100.00 to install ceramic tile, install ten doors, paint all doors and basement, install crown molding and base molding, trim molding on the walls and

windows, install cabinets, install a kitchen island, and add kitchen backsplash, all included in the Contract.

20. On February 8, 2016, the Claimant hired Jackson Inspections, LLC to inspect the property. The inspection report identified problems including improper wood framing, concrete debris, and failure to install electrical switches, recessed lighting, and HVAC.

21. On April 9, 2016, the Claimant hired Michael and Son Service to install an exhaust fan and re-install defective duct work included in the Contract for an amount of \$825.00.

22. On April 16, 2016, the Claimant paid George Jensen \$1,375.00 to install sprinklers as required by DPIE.

23. On May 3, 2016, the Claimant hired CCR to complete the basement bathroom. The initial contract price was \$9,500.00 and increased by \$1,604.00 due an increase in the price of materials for a total of \$11,104.00. The Claimant paid CCR the deposit of \$3,167.00 and a second payment of \$3,166.00, leaving a balance due of \$3,167.00. The Claimant paid an additional \$1,604.00 to cover the cost of materials, painting, and permitting. CCR was hired to install new pipes, seal the concrete, and install new bathroom fixtures to correct defective work performed by the Respondent.

24. The contract with CCR included upgrades, changing from granite to marble which totaled approximately \$6,000.00. This change was not included in the original Contract.

25. On May 17, 2017, the Claimant paid Michael Bryant \$500.00 to remove garbage left by the Respondent from the basement.

DISCUSSION

In this case, the Claimant has the burden of proving the validity of the Claim by a preponderance of the evidence. Md. Code Ann., Bus. Reg. §8-407(e)(1) (2015); Md. Code Ann., State Gov't §10-217 (2014); COMAR 09.08.03.03A(3). "[A] preponderance of the evidence

means such evidence which, when considered and compared with the evidence opposed to it, has more convincing force and produces . . . a belief that it is more likely true than not true.”

Coleman v. Anne Arundel Cty. Police Dep't, 369 Md. 108, 125 n.16 (2002) (quoting *Maryland Pattern Jury Instructions* 1:7 (3d ed. 2000)).

An owner may recover compensation from the Fund “for an actual loss that results from an act or omission by a licensed contractor.” Md. Code Ann., Bus. Reg. § 8-405(a) (2015)⁵; *see also* COMAR 09.08.03.03B(2) (actual losses . . . incurred as a result of misconduct by a licensed contractor”). “[A]ctual loss’ means the costs of restoration, repair, replacement, or completion that arise from an unworkmanlike, inadequate, or incomplete home improvement.” Bus. Reg. § 8-401. For the following reasons, I find that the Claimant has proven eligibility for compensation from the Fund.

On August 10, 2015, the Claimant contracted with the Respondent to renovate and finish the basement, which is approximately 3,000 square feet, for a price of \$59,878.00. On August 11, 2015, the Claimant paid the Respondent a deposit of \$10,000.00 to begin the framing of the separate spaces within the basement. On August 27, 2015, the Respondent requested another \$10,000.00 to complete the electrical and some plumbing work. On October 11, 2015, the Claimant stated she paid the Respondent another \$10,000.00. The Claimant is a physician and as a result of her work schedule she was rarely home. The Claimant provided the Respondent a key to the residence so as not to delay the work. The Claimant testified the key was provided to Al Hagler. The Claimant stated Al Hagler identified himself as the actual contractor.

The Claimant described the problems she had with the Respondent, specifically regarding the issue of monies paid and work performed. The Claimant testified she would communicate with the Respondent via text messages as many as five times a day. The Claimant stated the

⁵ Unless otherwise noted, all references to the Business Regulation Article herein cite the 2015 Replacement Volume of the Maryland Annotated Code.

work performed by the Respondent had to be redone. The Claimant noticed the Respondent failed to remove concrete debris and left pipes exposed. The Respondent failed to properly complete the basement framing, install HVAC, install recessed lighting, and operable bathroom fixtures. The Respondent also failed to install a sprinkler system. The Contract stated the Respondent "will follow all standard safety compliance measures while completing the job." (Claimant Exhibit D). Sprinkler installation is a county requirement to obtain a DPIE permit and required for the Respondent to comply with safety standards; therefore, the cost of the sprinkler installation is part of the original Contract.

As a result of the slow progress and poor quality of the work, the Claimant stated she hired an attorney to send a letter to the Respondent terminating the Contract, seeking a refund, and seeking a return of the key to the Claimant's residence. The Claimant testified the letter was mailed in December 2015. On February 8, 2016, the Claimant hired an inspector who confirmed the Claimant's concerns regarding the construction work. The Claimant explained when working with the new companies she did not exceed the original Contract work, except for the change from granite to marble counters in the bathroom, at a cost of \$6,000.00. The Claimant testified the Respondent received \$30,000.00 in payments and failed to complete the Contract. The Respondent was a licensed home improvement contractor at the time he, by way of his daughter and son-in-law, entered into the Contract with the Claimant. The Respondent's license was used to open and create the Business. The Respondent's daughter and son-in-law operate the Business using the Respondent's license.

The Respondent stated his daughter, Dereky Hagler, approached him in 2015 to start a business together. He explained they did not have a consistent relationship, and the Business was intended to re-establish the father and daughter relationship. The Respondent agreed to run

the Business and negotiate contracts. He testified he did not perform any other duties. The Respondent explained he was in and out of the hospital in 2016, as he has pancreatitis.

Ultimately, the Respondent apologized to the Claimant about what happened. The Respondent testified he did not have knowledge of the actions of his daughter and son-in-law. He testified he lives in Washington, DC, while his daughter and son-in-law reside in Maryland on Woodmore Court. The Respondent stated he sent multiple text messages to his daughter about appearing at the hearing and to obtain any information but his daughter responded that she was "out of town and would be back on Monday." The Respondent did not contest the Claimant's testimony respecting the performance of the Contract work.

The Respondent performed unworkmanlike, inadequate or incomplete home improvements. Unfortunately, the Respondent is responsible for the incomplete work performed by his daughter and son-in-law. The Business is in the name of the Respondent as the company president. The Respondent was a licensed contractor and he worked with his daughter to create a licensed business. Further, the Contract signed by the Claimant listed the Respondent's name, Business name, and license number.

I believe the Respondent's testimony that he knew nothing about the actions of his daughter and son-in-law; however, that does not absolve him of liability. During the hearing, the Respondent was visibly upset and adamantly denied having any involvement in the construction or in actions of his daughter and son-in-law. However, he did not deny creating the Business with his daughter in 2015. Further, the Respondent did not deny his daughter used the Business name and his licensee to collect \$30,000.00 and promise to completely renovate the Claimant's basement.

I believe the testimony of the Claimant regarding the Respondent not completing the work and as a result she hired new contractors to complete the work. The Claimant supported her

testimony with documentation proving the original contract terms and payments made to the Respondent, and proving the contract terms and payments she made to other companies for the work the Respondent left uncomplete. The evidence is clear that the Claimant paid the Respondent \$30,000.00 and she did not get what she paid for. The Claimant provided multiple color and black and white pictures showing the incomplete work. In several pictures, the Respondent failed to close a large concrete hole and left the broken concrete debris and pipes exposed. The pictures further show the incomplete basement framing and related duct work. Based on the Contract, the basement should have been divided into multiple useable spaces and the pictures clearly show the Respondent failed to complete the renovation.

However, the Claimant provided receipts and invoices which were different from her testimony. Initially, the Claimant focused only on three rooms in the basement the Respondent failed to complete and indicated she paid \$21,997.00 to new contractors to complete just those three rooms. The Claimant testified she paid an additional \$37,616.00 to complete the original \$59,878.00 Contract. The evidence presented only shows proof of payment of \$37,616.00, not the additional \$21,997.00 testified to by the Claimant.

The Claimant was unclear as to what she actually paid to complete the basement renovation. She testified she paid \$4,492.00 to have drywall installed; however, she submitted copies of checks totaling \$5,500.00 to CLG. She testified she paid \$13,500.00 to frame and complete tile work in the basement; however, the evidence shows she paid \$13,150.00 (\$5,550.00 to 20/20 and \$7,600.00 to CLG). Documents reflect the total bathroom cost was \$11,104.00, not \$5,685.00 as the Claimant testified. The Claimant contracted with CCR to complete the bathroom for \$9,500.00; however the invoice reflected an increase in price of \$1,604.00 due to increased materials cost, and also included the \$6,000.00 upgrade for marble counters. In addition, the Claimant testified she paid \$1,370.00 to have sprinklers installed;

however, she presented a check copy to George Jenson for the sprinkler installation in the amount of \$1,375.00. Lastly, the Claimant testified she paid \$2,650.00 to have the theater flooring installed, yet she failed to include a receipt, invoice, or cancelled check for this expense.

Based on the evidence presented by the Claimant, I find the actual cost to complete the Contract work to be \$31,616.00, calculated as follows:

Drywall (CLG):	\$5,500.00
Framing/Tile (CLG & 20/20):	\$13,150.00
Bathroom (CCR):	\$11,104.00
Electrical (Derrick Isabell & Munn):	\$3,597.00
Michael & Son:	\$825.00
Sprinkler Installation (Jenson):	\$1,375.00
HVAC:	\$1,565.00
Subtotal: \$37,616.00 - \$6,000.00 – (upgrades) =	\$31,616.00

I thus find that the Claimant is eligible for compensation from the Fund.

Having found eligibility for compensation I must determine the amount of the Claimant's actual loss and the amount, if any, that the Claimant is entitled to recover. The Fund may not compensate a claimant for consequential or punitive damages, personal injury, attorney fees, court costs, or interest. Bus. Reg. § 8-405(e)(3); COMAR 09.08.03.03B(1). MHIC's regulations provide three formulas to measure a claimant's actual loss, depending on the status of the contract work.

In this case, the Respondent performed some work under the contract, and the Claimant has retained other contractors to complete or remedy that work. Accordingly, the following formula appropriately measures the Claimant's actual loss:

If the contractor did work according to the contract and the claimant has solicited or is soliciting another contractor to complete the contract, the claimant's actual loss shall be the amounts the claimant has paid to or on behalf of the contractor under the original contract, added to any reasonable amounts the claimant has paid or will be required to pay another contractor to repair poor work done by the original contractor under the original contract and complete the original contract, less the original contract price. If the Commission determines that the original contract price is too unrealistically low or high to provide a

proper basis for measuring actual loss, the Commission may adjust its measurement accordingly.

COMAR 09.08.03.03B(3)(c).

I calculate her loss as follows:

Amount paid to the Respondent: \$30,000.00

Cost to complete the Contract: + \$31,616.00

Subtotal: = \$61,616.00

Contract Price: - \$59,878.00

Actual Loss: = \$1,738.00

The Business Regulation Article caps a claimant's recovery at \$20,000.00 for acts or omissions of one contractor, and provides that a claimant may not recover more than the amount paid to the contractor against whom the claim is filed. Bus. Reg. § 8-405(e)(1), (5); COMAR 09.08.03.03B(4), D(2)(a). In this case, the Claimant's actual loss is less than the amount paid to the Respondent and less than \$20,000.00. Therefore, the Claimant is entitled to recover her actual loss of \$1,738.00.

This amount is significantly less than what was calculated by the AAG as the AAG's calculation was based on the additional \$21,497.00 for which the Claimant provided no evidence to support.

PROPOSED CONCLUSIONS OF LAW

I conclude that the Claimant has sustained an actual and compensable loss of \$1,738.00 as a result of the Respondent's acts or omissions. Md. Code Ann., Bus. Reg. §§ 8-401, 8-405 (2015); COMAR 09.08.03.03B(3)(C). I further conclude that the Claimant is entitled to recover that amount from the Fund. COMAR 09.08.03.03B(4), D(2)(a).

RECOMMENDED ORDER


I **RECOMMEND** that the Maryland Home Improvement Commission:

ORDER that the Maryland Home Improvement Guaranty Fund award the Claimant \$1,738.00; and

ORDER that the Respondent is ineligible for a Maryland Home Improvement Commission license until the Respondent reimburses the Guaranty Fund for all monies disbursed under this Order, plus annual interest of ten percent (10%) as set by the Maryland Home Improvement Commission;⁶ and

ORDER that the records and publications of the Maryland Home Improvement Commission reflect this decision.

June 5, 2019
Date Decision Issued



Syeetah Hampton-EL
Administrative Law Judge

SAH/cj
#179896

⁶ See Md. Code Ann., Bus. Reg. § 8-410(a)(1)(iii) (2015); COMAR 09.08.01.20.

PROPOSED ORDER

WHEREFORE, this 18th day of July, 2019, Panel B of the Maryland Home Improvement Commission approves the Recommended Order of the Administrative Law Judge and unless any parties files with the Commission within twenty (20) days of this date written exceptions and/or a request to present arguments, then this Proposed Order will become final at the end of the twenty (20) day period. By law the parties then have an additional thirty (30) day period during which they may file an appeal to Circuit Court.

W. Bruce Quackenbush

***W. Bruce Quackenbush
Panel B***

MARYLAND HOME IMPROVEMENT COMMISSION