

**BEFORE THE MARYLAND HOME IMPROVEMENT COMMISSION**

**IN THE MATTER OF  
THE CLAIM OF YVONNE LOVELL**

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**Claimant**

\*

**AGAINST THE MARYLAND  
HOME IMPROVEMENT COMMISSION  
GUARANTY FUND AND**

**M.H.I.C. No.: 19 (90) 1351**

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**BRUCE CHANDLER  
CHANDLER REMODELING INC  
10866 YORK RD SUITE G  
COCKEYVILLE, MD 21030**

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**LICENSE #01-30180**

**Respondent**

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**PROPOSED ORDER**

**Upon a review of the available evidence, the Commission concludes that the Claimant has established a valid claim against the Maryland Home Improvement Commission Guaranty Fund. It has been established that the Claimant entered into a home improvement contract with the above named contractor and that the Respondent performed the work in a poor and unworkmanlike manner in violation of Business Regulation Article 8, Section 311(a)(10). It has further been established that, as a result of the violation by the Respondent, the Claimant has sustained an actual loss in the**

THE UNIVERSITY OF CHICAGO  
DIVISION OF THE PHYSICAL SCIENCES  
DEPARTMENT OF CHEMISTRY

RESEARCH REPORT  
NO. 1000  
BY  
J. H. GOLDSTEIN

DEPARTMENT OF CHEMISTRY  
5712 SOUTH CAMPUS DRIVE  
CHICAGO, ILLINOIS 60637

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amount of \$3,225.00. Accordingly, the Commission hereby awards the Claimant \$3,225.00 from the Maryland Home Improvement Commission Guaranty Fund, and Orders that:

1. Pursuant to Business Regulation Article 8, Section 411(a) any home improvement licenses held by the Respondent are suspended and the Respondent is ineligible for any home improvement license until the Respondent has repaid any money paid from the Home Improvement Guaranty Fund pursuant to this Order with 10% annual interest.

2. The records and publications of the Maryland Home Improvement Commission reflect this decision.

3. This decision is a proposed decision only and may be challenged by either the Claimant or the Respondent. If either party disagrees with this Proposed Order they may request a hearing or file written exceptions with the Commission. Any request for a hearing or exceptions must be in writing addressed to the Executive Director signed below, Maryland Home Improvement Commission, 500 N. Calvert Street, Room 306, Baltimore, Maryland 21202 and must be received within twenty-one (21) days of receipt of this decision. If neither party files a timely request for hearing or written exceptions, this proposed decision will become final at the end of the twenty-one (21) day period. Once the Commission's order becomes final, the parties by law have an additional thirty (30) day period, during which they may file for an appeal to the Circuit Court.

APPROVED: David Finneran

David Finneran

DATE: January 13, 2020

The first part of the report deals with the general situation in the country. It is noted that the economy is still in a state of stagnation and that the government has failed to implement the necessary reforms. The report also mentions that the population is suffering from unemployment and poverty.

The second part of the report discusses the political situation. It is noted that the government is weak and that there is a lack of political stability. The report also mentions that there are various political groups and movements in the country.

The third part of the report deals with the social situation. It is noted that there is a high level of illiteracy and that the health care system is inadequate. The report also mentions that there is a large gap between the rich and the poor.

The fourth part of the report discusses the economic situation. It is noted that the country is heavily dependent on foreign aid and that the government has failed to diversify the economy. The report also mentions that there is a large informal sector in the economy.

The fifth part of the report deals with the environmental situation. It is noted that there is a lack of environmental protection and that there is a high level of pollution. The report also mentions that there is a large area of deforestation.

The sixth part of the report discusses the international situation. It is noted that the country is isolated and that there is a lack of international cooperation. The report also mentions that there are various international organizations and movements in the world.

The seventh part of the report deals with the future of the country. It is noted that there is a need for comprehensive reforms and that the government should take immediate action. The report also mentions that there are various proposals for reform.

Prepared by: [Name]  
 Date: [Date]