

BEFORE THE MARYLAND HOME IMPROVEMENT COMMISSION

**IN THE MATTER OF
THE CLAIM OF JANET K BAKER**

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Claimant

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**AGAINST THE MARYLAND
HOME IMPROVEMENT COMMISSION
GUARANTY FUND FOR THE ACTS OR
OMISSIONS OF**

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M.H.I.C. No. 22 (75) 948

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**HENRY TWIST JR
HCT HOME REMODELING LLC
2290 DUNWOOD LANE
JOPPA, MD 21085**

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LICENSE No(s). #01-107650

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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 Respondent and that the Respondent performed the work in an unworkmanlike, incomplete, or inadequate manner. It has further been established that, as a result of the conduct of the Respondent, the Claimant has sustained an actual loss in the amount of **\$3,000.00.**

1. The first part of the document discusses the importance of maintaining accurate records.

2. It is essential to ensure that all data is entered correctly and consistently.

3. Regular audits should be conducted to verify the integrity of the information.

4. The second section covers the various methods used for data collection and analysis.

5. These methods include surveys, interviews, and focus groups, each with its own strengths and limitations.

6. Understanding the context in which data is collected is crucial for accurate interpretation.

7. The third part of the document addresses the challenges of data management and storage.

8. As the volume of data increases, it becomes more difficult to maintain and retrieve.

9. Implementing robust security measures is necessary to protect sensitive information.

10. The final section discusses the future of data science and its potential applications.

11. Advances in artificial intelligence and machine learning are revolutionizing the field.

12. These technologies enable more sophisticated analysis and prediction of trends.

13. However, ethical considerations must be taken into account as these tools become more powerful.

14. In conclusion, data is a valuable asset, and its effective use is key to success.

15. Continued research and innovation will further enhance our ability to harness its power.

Accordingly, the Commission hereby awards the Claimant \$3,000.00 from the Maryland Home Improvement Guaranty Fund, and Orders that:

1. Pursuant to Md. Code Ann., Business Regulation Art., § 8-411(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 shall 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 Home Improvement Commission Executive Director David Finneran at 1100 N. Eutaw Street, Room 121, Baltimore, Maryland, 21201 and must be received within 21 days of the postmark date of this Proposed Order. If neither party files a timely request for hearing or written exceptions, this Proposed Order will become final at the end of the 21-day period.

APPROVED: David Finneran
David Finneran
Executive Director

DATE: July 19, 2022

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