

In regard to subject line dispute #

Attachments:

- Proof of Inactive license
- Contractor's non-itemized Estimate that resembles a template
- Correspondence- Attempt to resolve and gain clarity of project's progress, itemized estimate, and financial spending.
- Screenshots text of false progress reports supporting claims
- Escrow Stamp and days to expiration
- New contractor's estimate & Photos of current condition

This merchant will attempt to make false statements while submitting vague documentation that does not provide the full details.

This dispute initiated on 5/19/2025. I visited the property on 5/25/2025 to further investigate. I began to request communication in black and white from Stanley Grant back in April as he was well versed at causing more confusion, misleading and misrepresenting the project's progress. Those efforts to gain clarity were to no avail. The contractor would take weeks to provide me any photo progress and when he did he submitted **UNAUTHORIZED** work while neglecting work necessary to move the project along. You will see the details of his rushed results listed under the section titled **"Rooms addressed with minimal work"** I discovered more details of the following below during my visit of the property.

In summary the contractor is claiming the following scope of work to be completed or in progress and expects compensation for the work and materials.

1. There is unverifiable proof that the following scope **had not begun to be addressed**:

- demo hole repairs priced at \$4,200
- yard debris removal priced at \$2,750. (see attachments for communications with neighbor of the property who I paid out of pocket after I visited the property and saw that no yard debris removal was done)
- Advance request of \$12,000 on 2/18/2025 for concrete floor work and damaged joist.
- mitigation 3x's claimed at \$4,500. Repairs to hole in roof were stated in progress 2/10/25 which should be the first action to mitigate. No moisture reading provided, no proof of containment taking place, no proof of a certified mold service technician. The upstairs bathroom still shows mold on the corner ceiling which would be considered a source area to tear out. If visible mold was overlooked and roof holes went unaddressed, it's highly unlikely that 3 mitigations occurred.
- Inventory: items have not proven to be ordered or have been stolen as they are not at the property location. The stated amount is \$7,130
 - no work done inside the garage

This is a total of \$30,580 of **unaddressed** work he claims completed, and materials purchased but factually still unaddressed or unavailable. The contractor has been paid \$57,000. **Also this contractors negligence has caused forfeit of my escrow due to the time constraints. Additionally, it appears as the contractor shorted the escrow with a \$15,000 estimate which included copy and paste of the inspection report form so that he could instead pocket majority of the funds.**

Unaddressed but **estimated** for:

- Upstairs 3 bedrooms, bathroom, and closets.
- Downstairs laundry room, utility room, bathroom, dining area, closets

Rooms addressed with minimal work

- Kitchen: 18sf of backsplash poorly glued over the countertop (last minute) **UNAUTHORIZED**
- Living area:
 - A poorly removed and installed 6' front face on fireplace opening (**UNAUTHORIZED**) an electrical fireplace was placed in a photo temporarily to illude to me work was being done but was not left on site. The fireplace is **not painted (In scope- authorized)**, and the base of the opening is now damaged by the contractor for an **UNAUTHORIZED** replacement)
 - Plastered over a couple holes of **plywood** wall and only painted it with basic paint the same color of the bathroom which means he could've reused paint from the premise. (this paint job did not include the baseboards). I am emphasizing the basic paint as the contractor would claim the paint being special to retain all the funds possible. [***In common practice drywall workers do not plaster over plywood and painters do not paint rooms until near the end of the project***]. Which leads me to the conclusion that a contractor who cuts corners and produces poor workmanship is not going to opt for the highest bid for the permit work included below. Instead, they will opt for the lowest bid to squeeze more profits with little effort.

Attempts to excessively profit and receive unjust enrichment without GC license and by inflated price on Contractors Report

2. profit from an inflated basic/ non-complexed easy to access without full duct work furnace install done by a subcontractor when he isn't a general contractor (he refuses to provide the invoice/receipts for parts and labor and WARRANTY to guarantee the work and required for my financial protection). No proof to justify changing the furnace that could not be professionally tested even by a qualified HVAC technician while the utilities were not in service.

3. Profit from a subcontractor's plumbing PVC REPAIR, inflated beyond the cost of a copper full re-pipe while keeping inflated profit. Caused framing damage during plumbing repair.

4. Profit from an electrical subcontractor work for 200'-300' (per new contractor's scope), of conduit installed as a repair. Not a full replacement. Old wiring junction boxes bypassed/not removed (generally includes removal of old boxes). Inflated the cost beyond that of a **full** remove and replace inside of an 1800 sf home. Claims to have completed the work but no electrical wiring exists. The new contractor has to make corrections for improper installation and still purchase the copper wire.

For the above **subcontracted** permit work alone (which could be validated with a bid, invoice, receipt, report, warranty, etc) the contractors is ironically claiming an **even** \$30,000 yet refuses to produce documentation other than misleading photos and hearsay statements.

The construction industry works with estimating software that keeps contractors honest with their pricing and avoid unjust enrichment. These industry standards change by demographics and include all skilled trades so that homeowners and insurance companies are not taking advantage of by their contractor. The software even has built in overhead & profit to allow for the **general contractor** to make their profit so there is no reason to stray from any insurance accepted estimating software as it not only allows for prevailing wages but also allows for profits. Any intentional efforts to avoid it could be taken as sign of greed and attempt to deceive for huge profit gains.

This could have been avoided had the contractor complied with my transparency request to ensure that I was not overpaying or would be deceived to make future payments. I am an experienced adjuster but live out of state. This could be why the contractor refused to provide simple things that would include the dimensions and clear progress reports because I could have estimated the full project myself. Please request to the fullest extent necessary documentation beyond photos of items taken in another location that could belong to someone else and anything else that cannot be verified by contacting the subcontractor that can produce the actual documentation for the records. I have experience to be capable of investigating such things but I can't do it without the contractors full disclosure of the other service providers involved. I am willing to work with the investigator of my claim to offer any tips and help I can.

ATTENTION: Below in bold red are line items in the estimate that were **addressed**. Anything outside of it is considered ***unauthorized even if stated or presented as completed afterwards***. This is an exact copy of the attached estimate from the original contractor.

Full estimate line items

Home Investment Remodel \$65,500.00

Home Investment Remodel

A. Exterior

1. Power wash and paint wood clap siding.

2. Change Exterior entry doors to steel decorative entry doors with new lockets.

3. Clean yard via landscaping.

4. Remove yard deteriorated gazebo.

5. Remove vandalized steel cyclone fencing and remaining steel post to give home frontal curb appeal.

6. Install security system [Installed a simple motion light sensor.] *Triggers total estimate reduction**

7. Repair burned out roofing section overhang over rear family room elevation.

8. Repair fencing for back yard area to home side entry.

B. Interior General 1st Phase

1. Clean home off all debris for entire 1st floor and second floor elevation. [debris still remains under the water meter in kitchen cabinet]

2. Mitigate home for partial moisture and fecis smell.

3. Encapsulate asbestos like tile to family room to prep. for decorative vinyl plank tile installation

C. Mechanicals

Page 2 of 14

1. Replace existing H.V.A.C. Furnace with 90 % plus unit and P.V.C exhaust vents [Replaced with 80% and 2'-3' of ductwork. No proof to justify replacement when contractor or certified HVAC isn't capable to make that determination without utilities being in service, warranty not provided] *Triggers total estimate reduction and further investigation.**

2. Replace existing 40 gallon hot water tank

3. Replace existing A.C. compressor with 2 ton. compressor and new A-Coil, copper lines [Only replaced the Coil]* Triggers huge total estimate reduction**

4. Repair vandalized washer supply line copper, pipes behind walls for kitchen, washrooms and utility room. [Repaired with PVC]* Triggers total estimate reduction**

D. Living Room

1. Repair damaged walls. Spackle, prime and paint. [Incomplete, 1x1 hole left in wall, unpainted base boards, no vents, plastered over plywood-IMPROPER, required tear out and replacement of ceiling will trigger repaint]

2. Clean existing floors to hardwood or tile.

3. Install new ceiling lights.

4. Install new grounded outlets

D. Bedrooms

1. Repair damaged walls. Spackle, prime and paint.

2. Clean existing floors to hardwood or tile.

3. Install new ceiling lights.

4. Repair/Replace doors with new locksets

5. Install new grounded outlets

D. Family Room

1. Repair damaged walls. Spackle, prime and paint.

2. Clean existing floors to hardwood or tile.

3. Paint fireplace mantel.

4. Install new ceiling lights.

5. Install new grounded outlets

6. Cap off chimney to fireplace and close off

fireplace flu. Insert new electrical fireplace insert.

D. Washrooms

1. Repair damaged walls. Spackle, prime and paint.
2. Clean existing floors to hardwood or tile.
3. Install new ceiling lights.
4. Install new vanities.
5. Repair/Replace doors with new locksets.
6. Replace tub surrounds where vandalized.
7. Replace commodes where vandalized.
8. Install new grounded outlets

D. Utility Room

1. Repair damaged walls. Spackle, prime and paint.
2. Install new decorative vinyl plank tile after asbestos like tile encapsulation.
3. Install new ceiling lights.
4. Install washer and dryer.
5. Install new grounded outlets

Page 3 of 14

D. Kitchen

1. Repair damaged walls. Spackle, prime and paint.
2. Clean existing floors to hardwood or tile.
3. Install new ceiling lights.
4. Clean existing kitchen cabinets.
5. Clean existing countertops.
6. Install dishwasher
7. Install stove.
8. Install fridge.
9. Install new grounded outlets