

**BEFORE THE MARYLAND HOME IMPROVEMENT COMMISSION**

**IN THE MATTER OF** \*  
**THE CLAIM OF ELLEN OWENS** \*

**Claimant** \*

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

**M.H.I.C. No.: 09 (90) 1480**

**MICHAEL D. HICKS, t/a** \*  
**APPLE CONCRETE LLC** \*  
**4018 SCHROEDER AVENUE** \*  
**PERRY HALL, MD 21128** \*

**LICENSE #01-67593** \*

**Respondent**

\* \* \* \* \*

**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

PHONE: 410.230.6309 • FAX: 410.962.8482 • TTY USERS, CALL VIA THE MARYLAND RELAY SERVICE  
INTERNET: WWW.DLLR.STATE.MD.US • E-MAIL: MHIC@DLLR.STATE.MD.US

amount of \$3,218.00. Accordingly, the Commission hereby awards the Claimant \$3,218.00 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 Panel Chairman 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.

APPROVED: Andrew Snyder  
Andrew Snyder, Panel B

DATE: December 8, 2010