



Rhode Island Department of Business Regulation

Contractors' Registration and Licensing Board

560 Jefferson Blvd. Ste. 100, Warwick, Rhode Island 02886

Telephone: (401) 921-1590 Fax: (401) 889-5535

VIA- Certified Mail

October 11, 2022

GOLDEN FINISH CONSTRUCTION LP
AVALON DESVIGNES

Registration/License Number: GC-41344
Complaint Associated with Violation: C-11042

**RE: FINAL ORDER AND SUSPENSION OF REGISTRATION
Disciplinary Action - Violation # V-6706**

On or about September 20, 2022 , you were provided with a Notice of Violation/Proposed Order, a copy of which is attached and incorporated as if stated again in full, that the Rhode Island Contractors' Registration and Licensing Board determined that you were in violation of Rhode Island General Laws and intended to assess civil penalties.

Because you did not request a hearing or pay the fines as assessed within the time allowed, the Notice of Violation/Proposed Order has converted to a Final Order. The fines, as listed above, are now due and payable. If payment is not received within twenty (20) days, your registration will be suspended and your case may be referred to the Office of the Attorney General for criminal prosecution pursuant to RIGL § 5-65-19 and/or referred to the Central Collections Unit pursuant to RIGL § 42-142-8.

You have the right to appeal this Final Order by completing the attached form and returning to the CRLB within twenty (20) days of the date of this mailing. For additional information, please see our website at www.crb.ri.gov, or contact us by telephone at (401) 921-1590.

Sincerely,

**Rhode Island Department of Business Regulation
Contractors' Registration and Licensing Board**



560 Jefferson Blvd. Ste. 100, Warwick, Rhode Island 02886

Telephone: (401) 921-1590 Fax: (401) 889-5535

VIA- Certified Mail

GOLDEN FINISH CONSTRUCTION LP
AVALON DESVIGNES

Registration/License Number: GC-41344
Claim Associated with Violation: C-11042

RE: NOTICE OF INTENT TO ASSESS CIVIL PENALTY AND OPPORTUNITY FOR HEARING –
PROPOSED ORDER
Disciplinary Action - Violation # V-6706

This letter serves to notify you that the Rhode Island Contractors' Registration and Licensing Board(CRLB) has determined that on or about September 16, 2022, at 192 Oliphant Lane, Middletown, RI 02842 violations of the following section(s) of Rhode Island General Laws were discovered and the CRLB intends to assess civil penalties as proposed.

Violation

5-65-3(j) - Hiring of non-registered subcontractor

Violation Penalty

500

Description

On June 10, 2021 at 192 Oliphant Lane, Middletown, Golden Finish Construction engaged in a 203K loan contract to perform general construction work. This work is of the type which requires registration with the CRLB. While performing our onsite review of the complaint it was uncovered that a third party was brought onsite to complete the dormer portion(by the name of Dan, last name unknown).

I learned that these workers had been hired to perform the work by Avalon- Desvignes without proof of registration presented.

Violation

5-65-10(a)(11) - Breach of contract

Violation Penalty

500

Description

Respondent entered into a contract with Ana Devereau on or about 6/10/2021 for 203K rehab, updating on new purchase. On or about September 2, 2022 homeowner filed a complaint with the CRLB alleging, in pertinent part, that the Respondent had breached the contract.

The investigation showed that the Respondent breached the contract as follows:

Draw Request Section 203(k)

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 2502-0527 (exp. 07/31/2017)

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information collection involves an expanded information requirement for lenders that originate and service Section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. The information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required to obtain benefits under Section 203(k) of the National Housing Act (12 U.S.C. 1703). No assurance of confidentiality is provided.

Borrower's Name & Property Address Adam Devereau 192 Oliphant Lane Middletown, RI 02842	Lender's Name & Address Peoples Home Loan	FHA Case Number	
		This Draw Number 1	Date 8/10/2021

I certify that I have carefully inspected this property for compliance with the general acceptability requirements (including health and safety) in Handbook 4905.1. I have reviewed the attached architectural exhibits and the estimated rehabilitation costs listed in column 1, below; they are acceptable for the rehabilitation of this property. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge, I have reported all items requiring correction and that the rehabilitation proposal now meets all HUD requirements for 203(k) Rehabilitation Mortgage Insurance.

HUD-Accepted Consultant / Plan Reviewer's Signature & Date X <i>[Signature]</i> 8/10/2021	Max E Dumont - New England 203k	Suggested Contingency Reserve Amount \$4,493.10 10%
--	---------------------------------	--

Construction Item	Total Escrow	Previous Draw Totals	Total Cost of Rehabilitation Request for This Draw	Inspector/Lender Adjusted Amounts
-------------------	--------------	----------------------	--	-----------------------------------

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I hereby certify to the actual costs of rehabilitation as shown above in column 3. I understand that I cannot obtain additional monies from the rehabilitation escrow account without the approval of the lender. I also understand that a 10% holdback will not be released until all work is complete and it is determined that no mechanic's and materialmen's liens have been placed on the property. After the final inspection, the monies in the escrow account will be released as required by the 203(k) program procedures. 8/10/2021

Borrower's Signature	<input checked="" type="checkbox"/> Owner-Occupant <input type="checkbox"/> Investor/Builder	<i>[Signature]</i> Date 8/10/2021
----------------------	--	-----------------------------------

This draw request is submitted for payment. All completed work has been done in a workmanlike manner. I understand that a 10% holdback will not be released until all work is completed and it is determined that no mechanic's and materialmen's liens have been placed on the property.

General Contractor's Signature (if any)	X <i>Analon Designes</i> Date 8/10/2021
---	---

I certify that I have carefully inspected this property and the draw amounts are acceptable except as modified in column 4. I further certify that I have not accepted any work that is not yet completed in a workmanlike manner and I recommend that the rehabilitation escrow funds be released for the completed work.

Inspector's Signature	X <i>[Signature]</i> I.D. Number P1948	Date 8/10/2021
-----------------------	--	----------------

Approved for Release	This Draw	Totals to Date	The Lender is hereby authorized to release the following funds from the escrow account	
Total from Above	\$ 16178.00	\$ 16178.00	Payable to the Borrower \$ 14560.15	Payable to the Fee Inspector \$ 372.96
Less 10% Holdback	\$ 1617.80	\$ 1617.80	Payable to	\$
Net Amount Due Borrower	\$ 14560.15	\$ 14560.15	Signature & Date <input type="checkbox"/> Lender-Authorized Agent <input checked="" type="checkbox"/> DE Underwriter X	

Lender Holding Rehabilitation Escrow Account (name, address, & phone number)

Originating Lender still Retains Funds

Rehab Funds Transferred to:

Rehabilitation Inspection Report

I. Inspection of On-Site Repairs and/or Improvements Reveals

1. Unable to make inspection. (explain below)

2. Correction essential as explained below:

a. Will examine at next inspection.

b. Do not conceal until reinspected.

3. No noncompliance observed.

4. Acceptable variations as described below.

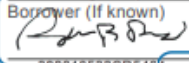
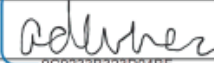

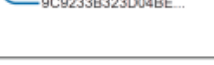
5. On-site improvements acceptably completed.

II. Explanation of statements checked above

Draw Inspection Contingency Reserve Inspection Final Inspection Change Order Other (explain)

Inspection Number: 1

No. All improvements to existing structures must comply with HUD's MPR and meet or exceed local building codes. For a newly constructed addition to the

Property Address 192 Oliphant Lane Middletown, RI 02842		Case(s) No.	Request No. Change Order #1
Mortgagee's Name & Address Peoples Home Loan		We request acceptance of the following changes in the approved drawings and specifications of the above numbered case or cases. We Request <input type="checkbox"/> We Do Not Request <input checked="" type="checkbox"/> an increase in the value and loan amounts if these changes warrant such an increase.	
Description:		Builder's Estimate of cost on each change	HUD/VA Estimate of effect on cost of each change
Miscellaneous: Engineer drawings for door opening		\$-500.00	
Plaster/Drywall: Install insulation, repair all electrical outlets & switches, sheetrock entire 1st fl, 2nd fl (partial).		\$-3,993.10	
		Net: \$-4,493.10	
DocuSigned by: Borrower (If known) 	DocuSigned by: 	Date 8/10/2021	8/10/2021
DocuSigned by: Builder of Sponsor 	DocuSigned by: 	Date 8/10/2021	
For Mortgagee		Date	

All of the provisions of this document shall bind Affiant, Contractor, and their heirs, legal representatives, successors, and assigns, and shall inure to the benefit of Borrower and Borrower's heirs, legal representatives, successors, assigns and sureties.

Date: 8/10/2021 (Required)

Company Name: Golden Finish Construction (Required)

Contractor Signature:  (Required)

Note: Contractor's signature is required unless the borrower(s) is/are acting as his/her/their own Contractor.

Fine amount: \$1,000

You have the right to a hearing. You must request a hearing in writing, to the Contractors' Registration Board, 560 Jefferson Blvd, Warwick, RI 02886 within twenty (20) days of the date of this mailing or issuance of the Notice of Intent to Assess Civil Penalty. Failure to apply for, or to attend a scheduled hearing, will result in the issuance of a Final Order.

For additional information, please see our website at www.crb.ri.gov, or contact us by telephone at: (401) 921-1590.

Sincerely,

