

144
RECEIVED



Escambia County Building Inspections Division
3363 West Park Place
Pensacola, FL 32505
Telephone: (850) 595-3550 - Facsimile (850) 595-3401
On the Web: www.myescambia.com

SEP 02 2014

LICENSING & INVESTIGATIONS

COMPLAINT FORM

DATE: August 20, 2014

TIME: _____

<input checked="" type="checkbox"/> Telephone/Voice Mail	<input type="checkbox"/> Voice Mail	<input type="checkbox"/> In Person	<input type="checkbox"/> Email
LICENSED CONTRACTOR COMPLAINT	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN
UNLICENSED CONTRACTOR COMPLAINT	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNKNOWN

COMPLAINANT INFORMATION

YOUR NAME: Fran White

ADDRESS: 1122 CAMARCE PI
PENSACOLA, FL 32534

TELEPHONE: 850 479 6088 CELL PHONE: N/A
BUSINESS: _____ EMAIL: FRWHITE@AOL

I am complaining in my capacity as: Homeowner Property Owner
 Realtor Other

SUBJECT OF COMPLAINT

NAME: Attached / Peter Catano
d/b/a: Lowes Home Improvement
ADDRESS: Orlando, FL

TELEPHONE: 1407 832 5085 CELL PHONE: _____
CONTRACTOR LICENSE NO.(if known) _____

SCOPE OF WORK PERFORMED

<input type="checkbox"/> BUILDING	<input type="checkbox"/> ALTERATION	<input type="checkbox"/> MECHANICAL	<input type="checkbox"/> ROOFING
<input type="checkbox"/> ELECTRICAL	<input type="checkbox"/> PLUMBING	<input type="checkbox"/> GAS	<input type="checkbox"/> OTHER

LICENSING & INVESTIGATIONS

2/14

DESCRIBE WORK PERFORMED: _____

SEE A.T. LETTER

Select the category(s) below that best describe your basic complaint:

- Poor workmanship
- Liens filed against property
- Job finished, will not correct problems
- Job abandoned, work partially completed
- Work not permitted or inspected
- Unlicensed contractor (wasn't licensed by State of Florida or Escambia County)

IF YOUR COMPLAINT IS RELATED TO UNLICENSED ACTIVITY, PLEASE COMPLETE THE QUESTIONS BELOW.

Please answer the following questions.

1. Have you filed a complaint with any other agency?
 yes no
 (If so, please provide name of the agency.) _____

2. If necessary, are you willing to go to criminal court and testify under oath in this case?
 yes no

I AFFIRM THAT INFORMATION PROVIDED BY ME ABOVE IS COMPLETE AND TRUTHFUL TO THE BEST OF MY KNOWLEDGE. WHOSOEVER KNOWINGLY MAKES A FALSE STATEMENT IN WRITING WITH THE INTENT TO MISLEAD A PUBLIC SERVANT IN THE PERFORMANCE OF HIS OFFICIAL DUTY, SHALL BE GUILTY OF A MISDEMEANOR OF THE SECOND DEGREE (F.S. 837.08).

Tom J. White
COMPLAINANT SIGNATURE

8/27/2014
DATE

Printed Name of Complainant

LICENSING & INVESTIGATIONS



CONTRACT # 014917

EXTERIOR SOLUTIONS INSTALLED SALES CONTRACT

INSTALLED SALES SPECIALIST: Cody Mathes		NUMBER: 1441660
STORE NO. 0438	STREET ADDRESS 1201 Airport Blvd	
CITY Pensacola	STATE FL	ZIP 32504
TELEPHONE 850 852-7900		
DATE 6-8-14	LOWE'S CONTRACTOR LICENSE NUMBER CGC 1508417	

CUSTOMER Fran White		
STREET ADDRESS 1122 Camarce Place		
CITY Pensacola	STATE FL	ZIP 32531
TELEPHONE 850 479 6088		
CASH	BANK CARD	LCC <input checked="" type="checkbox"/>
REG CHARGE		

This is only a quote for the merchandise and services printed below. This becomes an agreement upon payment. Upon payment, the entire agreement, including the specifically completed pages of this document, the Terms and Conditions included with this document and any other addenda and attachments hereto, shall be referred to herein as this "Contract." PLEASE READ ALL TERMS AND CONDITIONS ON THE REVERSE SIDE OF THIS PAGE AND FOLLOWING PAGES BEFORE SIGNING.

INSTALLATION STREET ADDRESS 1906 West Government	CITY Pensacola	STATE FL	ZIP 32502
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Remove and replace 3 windows on Home 3100 Single Hung white vinyl with 5/8 flat grids. Metal wrap trim of windows and apply Hurricane protection. Install to Manufacturers specifications.

1 year labor warranty

★ 12 month interest free promotion

Contract Total *applicable taxes included	\$ 1792⁵⁰
--	-----------------------------

NOTICE TO CUSTOMER: Federal law requires Lowe's to provide you with the pamphlet *Renovate Right*. By signing this Contract, Customer acknowledges having received a copy of this pamphlet before work began informing Customer of the potential risk of the lead hazard exposure from renovation activity to be performed in Customer's dwelling unit.

PHOTO RELEASE: Customer grants to Lowe's and Lowe's employees the right to take photographs of all work performed at the Premises related to this Contract, and irrevocably grants to Lowe's all right, title and interest in and to the photographs for use in all markets and media, worldwide, in perpetuity. Customer authorizes Lowe's to copyright, use and publish the photographs in print and/or electronically, and agrees that Lowe's may use such photographs for any lawful purpose, including, but not limited to, marketing, advertising, publicity, illustration, training and Web content. By initialing here, Customer agrees to the foregoing. _____ [Customer to initial to the left].

Work is to commence upon reasonable availability of Contractor and/or any special order or customer made Good(s) which is anticipated to be _____ [fill in date]. Estimated completion date is _____ [fill in date].

Said estimated substantial completion date is not of the essence. A statement of any contingencies that would materially change said estimated substantial completion date is as follows: _____


(if applicable, insert a statement of such contingencies).

This Contract provides that all claims by Customer or Lowe's will be resolved by BINDING ARBITRATION. Customer and Lowe's GIVE UP THE RIGHT TO GO TO COURT to enforce this Contract (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). Lowe's and Customer's rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. Lowe's and Customer are entitled to a FAIR HEARING. But the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT. FOR MORE DETAILS: Review the section titled ARBITRATION AGREEMENT, WAIVER OF JURY TRIAL AND WAIVER OF CLASS ACTION ADJUDICATION found in the Terms and Conditions of this Contract.

DO NOT SIGN THIS CONTRACT UNTIL COMPLETE AND YOU HAVE READ THE TERMS AND CONDITIONS CONTAINED ON ALL PAGES OF THIS CONTRACT. BY SIGNING BELOW, YOU ARE ACKNOWLEDGING THAT YOU HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS SET FORTH ON ALL PAGES OF THIS CONTRACT. YOU ARE ENTITLED TO A COPY OF THIS CONTRACT AT THE TIME OF SIGNATURE.

4.14

Permit



City of Pensacola

America's First Settlement

Home
Business Services
Citizen Services
Employee Services

Permits & Inspections: Permit Logon Help Contact

Applied	Approved	Issued	Final	Expires
09/06/2011	09/08/2011	09/08/2011		03/04/2012

11-09-0046


Type: WINDOW & DOOR INSTALLATION	Status: issued
Permit Description: FOUR NEW WINDOWS--ply wood will be on site--- provided by Lowe's	Permit Address: 1906 W GOVERNMENT ST PENSACOLA FL 32501-5148
	Applicant: (PETER CAFARO) LOWES HOME IMPROVEMENT Owner N
	Owner: WHITE FRAN RENEE LEVINE IVAN S

Viewing Actions <-- Select the information you would like to view.

Details

VALUATION	2244
SITE TYPE	RESIDENTIAL
PRODUCT APPROVAL NUMBER	11834.15

SK4



City of Pensacola

America's First Settlement

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[Logon](#)
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Permits & Inspections: Permit

12-07-0157

Applied	Approved	Issued	Final	Expires
07/11/2012	07/11/2012	07/11/2012		01/07/2013

Type WINDOW & DOOR INSTALLATION	Status issued
Permit Description	Permit Address 1906 W GOVERNMENT ST PENSACOLA FL 32501-5148
3 NEW REAR WINDOWS AND PLYWOOD PROTECTION PER LOWES	Applicant (PETER CAFARO) LOWES HOME IMPROVEMENT Owner N
	Owner WHITE FRAN RENEE

Viewing Actions <-- Select the information you would like to view.

Details

VALUATION	1792
SITE TYPE	RESIDENTIAL
PRODUCT APPROVAL NUMBER	11834.13

6/14

Fran White, Owner
1122 Camaree Place
Pensacola, FL 36534
August 27, 2014

Escambia County Building
Inspections Division
3363 West Park Place
Pensacola, FL 32505
Tel: 850-595-3850

RE: Lowe's

Dear Sirs:

Two permits were applied for:

Permit #11-090046 on 09/06/2011 for the installation of (4) Reliabilt 3100 windows.

Permit # 12-07-0157 on 07/11/2012 for the installation of (3) Reliabilt 3100 windows.

These permits were never followed up – no inspector from the county ever came out to inspect the windows during the permit time period. The permits themselves did not contain the name of the windows that were to be installed during either of the time periods.

At the time I purchased the windows, there were none in the Lowe's store to view. I ordered them directly from a brochure. On a trip to the store Sunday, August 24, 2014, I went to a Lowe's and was shown the back of the actual window as well as the inside on the 3100 series of windows that I thought I had purchased, as noted on my contract with Lowe's.

Not only were the wrong windows installed each time, the frame on the outside was not in the 3100 series as presented. The wood outside each window was to have been removed totally and vinyl windows installed so that the outside would have a new frame not made of wood. I was not provided what I paid for at all. There is no protection outside on the top or sides of the new windows. Now the wood outside is rotten and the windows are not what I ordered because the 3100 series has vinyl on the inside AND ON THE OUTSIDE.

The licensed contractor for Lowe's installations is Peter Cafaro located in Orlando, FL, phone number 1-407-832-8085. He was out of town and would get back to me on Monday, August 25, 2014, but I have not heard from his office.

Lowe's manager of the local store, Richard McCain, contacted me on Friday, August 22, 2014, but I did not return the call based on the fact that I had called him a week before asking that he come out and inspect the job. Instead, a salesperson, Cody, came out to give me an estimate on another planned 7-window purchase. After being shown the outside of the other Lowe's windows and being told that there was something very wrong, he assured me that everything was fine. I then informed him that two contractors had shown me that the installations were not correct and did not reflect the outside frames of the Reliabilt 3100 series (that I purchased.)

1/14

I expect that the correct (and paid for) Reliabilt 3100 series windows should be installed, wood that has rotted due to incorrect windows/frames being placed (not installed correctly), and permits that are open should be completed with inspection by the Escambia County Building Inspection Division, and that the permits themselves should state the correct name and series of the windows to be installed so that the Inspector can make the proper judgment on the matter.

Your assistance with this matter would be greatly appreciated.

Sincerely,



Fran White



54-14
CONTRACT # 0019581

FLORIDA SERVICES SOLUTIONS INSTALLED SALES CONTRACT

LOWE'S AUTHORIZED REPRESENTATIVE: Cody Mailes NUMBER: 1444660

STORE NO. 0438 STREET ADDRESS 1201 Airport Blvd

CITY Pensacola STATE FL ZIP 32504

TELEPHONE 857-7900

DATE 8-4-14 LOWE'S CONTRACTOR LICENSE NUMBER CGC1508417

CUSTOMER: Fran White

STREET ADDRESS 1906 W Government St.

CITY Pensacola STATE FL ZIP 32502

TELEPHONE 479-6088

CASH BANK CARD LCC REG CHARGE

This is only a quote for the merchandise and services printed below. This becomes an agreement upon payment. Upon payment, the entire agreement, including the specifically completed pages of this document, the Terms and Conditions included with this document and any other addenda and attachments hereto, shall be referred to herein as this "Contract." PLEASE READ ALL TERMS AND CONDITIONS ON THE REVERSE SIDE OF THIS PAGE AND FOLLOWING PAGES BEFORE SIGNING.

INSTALLATION STREET ADDRESS _____ CITY _____ STATE _____ ZIP _____

Installation of 7 windows Relicabilt 3100 w/ approved Hurricane Protection along with Metal Wrap of all windows. Lowes will obtain Bldg Permit Aug 6th 15% off product

NOTICE TO CUSTOMER - PRICE CALCULATIONS: In order to properly perform the installation of certain Goods, the Contract Price may include more Goods than actually will be installed based on the measured square footage of the Project Area. As a result, the Parties agree that the lump-sum Price stated in this Contract is calculated upon both the value of estimated Goods required to fulfill the Contract (including waste), which may exceed the actual square footage of the Project Area, and the labor which may be estimated based on the amount of Goods required to fulfill the Contract (including waste). By signing this Contract below, Customer acknowledges receipt of this notice and agrees and understands that the Price includes these costs which may not be refunded once the Installation Services are performed.

NOTICE TO CUSTOMER: Federal law requires Lowe's to provide you with the pamphlet *Renovate Right*. By signing this Contract, Customer acknowledges having received a copy of this pamphlet before work began informing Customer of the potential risk of the lead hazard exposure from renovation activity to be performed in Customer's dwelling unit.

Contract Total 4497⁰⁰
*applicable taxes included

NOTE: If rotted wood is discovered during installation additional charges will apply. You will be given a quote and a change order must be completed and signed by the customer for any additional charges. MA Customer must initial. *Any work or material not specified is not included in this contract. Any changes or additions will be at an additional charge for the material and labor.

NOTICE TO OWNER: - ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001-713.37, FLORIDA STATUTES), THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE A RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS A CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR A SUBCONTRACTOR FAILS TO PAY SUBCONTRACTORS, SUB-SUBCONTRACTORS, OR MATERIAL SUPPLIERS, THOSE PEOPLE WHO ARE OWED MONEY MAY LOOK TO YOUR PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU FAIL TO PAY YOUR CONTRACTOR, YOUR CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED YOUR PROPERTY COULD BE SOLD AGAINST YOUR WILL TO PAY FOR LABOR, MATERIALS, OR OTHER SERVICES THAT YOUR CONTRACTOR OR A SUBCONTRACTOR MAY HAVE FAILED TO PAY. TO PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS MADE, YOUR CONTRACTOR IS REQUIRED TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS PROVIDED TO YOU A "NOTICE TO OWNER." FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX, AND IT IS RECOMMENDED THAT YOU CONSULT AN ATTORNEY.

PHOTO RELEASE: Customer grants to Lowe's and Lowe's employees and independent contractors the right to take photographs of the Premises where Installation Services will be performed and all work performed at the Premises related to this Contract, and irrevocably grants to Lowe's all right title and interest in and to the photographs for use in all markets and media, worldwide, in perpetuity. Customer authorizes Lowe's to copyright, use and publish the photographs in print and/or electronically, and agrees that Lowe's may use such photographs for any lawful purpose, including, but not limited to, marketing, advertising, publicity, illustration, training and Web content. By initialing here, Customer agrees to the foregoing. MA [Customer to initial to the left].

Work is to commence upon reasonable availability of Contractor and/or any special order or customer made Good(s) which is anticipated to be Oct. 1 2014 [fill in date]. Estimated completion date is Oct. 8th 2014 [fill in date].

Said estimated substantial completion date is not of the essence. A statement of any contingencies that would materially change said estimated substantial completion date is as follows: _____ (if applicable, insert a statement of such contingencies).

This Contract provides that all claims by Customer or Lowe's will be resolved by BINDING ARBITRATION. Customer and Lowe's GIVE UP THE RIGHT TO GO TO COURT to enforce this Contract (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). Lowe's and Customer's rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. Lowe's and Customer are entitled to a FAIR HEARING. But the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT. FOR MORE DETAILS: Review the section titled ARBITRATION AGREEMENT, WAIVER OF JURY TRIAL AND WAIVER OF CLASS ACTION ADJUDICATION found in the Terms and Conditions of this Contract.

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WITNESS OUR HAND(S) AND SEAL(S) BELOW THIS 4 DAY OF Aug, 2014

Lowe's Home Centers, LLC

Cody J. Mailes
Lowe's Authorized Representative

Fran White
Owner
[Signature]
Co-owner or Witness

Customer acknowledges receipt of a true copy of this contract which was completely filled in prior to Customer's execution hereof. You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right.



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We guarantee our everyday competitive prices.

*If you find a lower everyday price on an identical item at a local retail competitor, just bring us the competitor's current ad and we'll beat their price by 10%. If a competitor is offering a percent off discount, we'll reduce our current price by the same percentage discount that the competitor is offering. Our price guarantee does not apply to installation labor, to the competitor's closeout, special order, discontinued, clearance, liquidation, or damaged items, or to online purchases. Limited to reasonable quantities.

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Transaction Summary				
Tran Date	Post Date	Reference Number/ Invoice Number	Description of Transaction or Credit	Amount
11/09	11/09		PAYMENT - THANK YOU	(\$300.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
12/03	12/03		INTEREST CHARGE ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
2012 Totals Year-to-Date				
			Total Fees Charged in 2012	\$0.00
			Total Interest Charged in 2012	\$0.00
			Total Interest Paid in 2012	\$0.00

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charge	Balance Method
Project 02	01/03/2013	0.00%	\$0.00	\$0.00	

Cardholder News and Information

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Moving? Visit Lowesmoving.com for tools, tips and valuable offers to make your move easier.



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We guarantee our everyday competitive prices.

* If you find a lower everyday price on an identical item at a local retail competitor, just bring us the competitor's current ad and we'll beat their price by 10%. If a competitor is offering a percent off discount, we'll reduce our current price by the same percentage discount that the competitor is offering. Our price guarantee does not apply to installation labor, to the competitor's closeout, special order, discontinued, clearance, liquidation, or damaged items, or to online purchases. Limited to reasonable quantities.

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1-2

Transaction Summary				
Tran Date	Post Date	Reference Number/ Invoice Number	Description of Transaction or Credit	Amount
07/17	07/17		PAYMENT - THANK YOU	(\$400.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
08/03	08/03		INTEREST CHARGE ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
2012 Totals Year-to-Date				
			Total Fees Charged in 2012	\$0.00
			Total Interest Charged in 2012	\$0.00
			Total Interest Paid in 2012	\$0.00

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charge	Balance Method
Project 02	01/03/2013	0.00%	\$0.00	\$0.00	

Cardholder News and Information

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10/14



We guarantee our everyday competitive prices.

*If you find a lower everyday price on an identical item at a local retail competitor, just bring us the competitor's current ad and we'll beat their price by 10%. If a competitor is offering a percent off discount, we'll reduce our current price by the same percentage discount that the competitor is offering. Our price guarantee does not apply to installation labor, to the competitor's closeout, special order, discontinued, clearance, liquidation, or damaged items, or to online purchases. Limited to reasonable quantities.

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018
218

Transaction Summary				
Tran Date	Post Date	Reference Number/ Invoice Number	Description of Transaction or Credit	Amount
06/08	06/08	22811	STORE 0438 PENSACOLA FL SOS WINDOWS - VINYL, LAB INST WINDOWS LAB INST WINDOWS LAB INST HURRICANE PANELS SOS WINDOWS - VINYL, LAB INST OTHER FEES LAB INST WINDOWS FEES TOTAL FEES FOR THIS PERIOD	\$1,792.30 \$0.00
07/03	07/03		INTEREST CHARGED INTEREST CHARGE ON PURCHASES TOTAL INTEREST FOR THIS PERIOD	\$0.00 \$0.00 \$0.00
2012 Totals Year-to-Date				
Total Fees Charged in 2012				\$0.00
Total Interest Charged in 2012				\$0.00
Total Interest Paid in 2012				\$0.00

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charge	Balance Method
Project 02	01/03/2013	0.00%	\$0.00	\$0.00	

Important Account Information

Please Note: Enclosed is the Privacy Policy for this account. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

Cardholder News and Information

Monitor your account 24/7. Enroll in free eServicing at www.lowescredit.com and take advantage of the easy way to: view recent transactions, check your balance, update personal information and much more.

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WELCOME

13/14

Thanks for choosing the Lowe's® Project Card.™

Here's how your Lowe's Project Card helps make projects easier.

- ✓ **No-interest financing** on all purchases made during your Six Month Project Window*
- ✓ **Affordable**, low monthly payments to help you manage your budget
- ✓ **Convenient** online account management and detailed billing statements



*See reverse side for details.

Transaction Summary				
Tran Date	Post Date	Reference Number/ Invoice Number	Description of Transaction or Credit	Amount
08/31	08/31	92825	STORE 0438 PENSACOLA FL LAB INST HURRICANE PANELS LAB INST WINDOWS, LAB INST WINDOWS SOS WINDOWS - VINYL, SOS WINDOWS - VINYL LAB INST OTHER FEES, PLYWOOD SHEATHING	\$2,244.02
08/31	08/31	92831	STORE 0438 PENSACOLA FL SOS WINDOWS - WOOD, SOS WINDOWS - WOOD SOS WINDOWS - WOOD FEES TOTAL FEES FOR THIS PERIOD	\$491.05 \$0.00
09/02	09/02		INTEREST CHARGED INTEREST CHARGE ON PURCHASES TOTAL INTEREST FOR THIS PERIOD	\$0.00 \$0.00
2011 Totals Year-to-Date				
Total Fees Charged in 2011				\$0.00
Total Interest Charged in 2011				\$0.00

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charge	Balance Method
Project 01	03/02/2012	0.00%	\$0.00	\$0.00	

Important Account Information
Effective October 1, 2011, GE Money Bank is changing its name to GE Capital Retail Bank.

Cardholder News and Information
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NCHR0457 7009 1005 T117 07 120125 PAGE 00004 OF 00005 00000063



11/14



We guarantee our everyday competitive prices.

*If you find a lower everyday price on an identical item at a local retail competitor, just bring us the competitor's current ad and we'll beat their price by 10%. If a competitor is offering a percent off discount, we'll reduce our current price by the same percentage discount that the competitor is offering. Our price guarantee does not apply to installation labor, to the competitor's closeout, special order, discontinued, clearance, liquidation, or damaged items, or to online purchases. Limited to reasonable quantities.

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Transaction Summary (Continued)					
Tran Date	Post Date	Reference Number/ Invoice Number	Description of Transaction or Credit	Amount	
			FEES		
			TOTAL FEES FOR THIS PERIOD		\$0.00
			INTEREST CHARGED		
09/03	09/03		INTEREST CHARGE ON PURCHASES		\$0.00
			TOTAL INTEREST FOR THIS PERIOD		\$0.00
2012 Totals Year-to-Date					
Total Fees Charged in 2012					\$0.00
Total Interest Charged in 2012					\$0.00
Total Interest Paid in 2012					\$0.00

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charge	Balance Method
Project 02	01/03/2013	0.00%	\$0.00	\$0.00	

Cardholder News and Information

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Moving? Visit Lowesmoving.com for tools, tips and valuable offers to make your move easier.

3:49:47 PM 11/17/2014

Licensee Details**Licensee Information**

Name: **CAFARO, PETER ANTHONY III (Primary Name)**
LOWE'S HOME CENTERS, LLC (DBA Name)

Main Address: **PO BOX 781993**
ORLANDO Florida 32878-1993

County: **ORANGE**

License Mailing:

LicenseLocation: **1605 CURTIS BRIDGE RD**
WILKESBORO NC 28697

County: **OUT OF STATE**

License Information

License Type: **Certified General Contractor**

Rank: **Cert General**

License Number: **CGC1508417**

Status: **Current,Active**

Licensure Date: **01/26/2005**

Expires: **08/31/2016**

Special Qualifications **Qualification Effective**

Construction Business **01/26/2005**

[View Related License Information](#)**[View License Complaint](#)**

[1940 North Monroe Street, Tallahassee FL 32399](#) :: Email: [Customer Contact Center](#) :: Customer Contact Center: 850.487.1395

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Under Florida law, email addresses are public records. If you do not want your email address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact the office by phone or by traditional mail. If you have any questions, please contact 850.487.1395. *Pursuant to Section 455.275(1), Florida Statutes, effective October 1, 2012, licensees licensed under Chapter 455, F.S. must provide the Department with an email address if they have one. The emails provided may be used for official communication with the licensee. However email addresses are public record. If you do not wish to supply a personal address, please provide the Department with an email address which can be made available to the public. Please see our **[Chapter 455](#)** page to determine if you are affected by this change.

3:49:57 PM 11/17/2014

Complaint Details

Below is a listing of public complaints regarding the person or entity selected. This may not reflect all public complaints filed with the Department; for example, all complaints against Community Association Managers (CAMs) are available to the public, regardless of whether any appear below, and may be requested directly from the Department. The Department is also precluded from disclosing any complaints which are confidential pursuant to Florida Statutes.

If you would like a full list of public complaints against an individual or entity or to make a public records request for complaints listed please visit our [Public Records page](#).

You can search for public records pertaining to unlicensed activity complaints through an additional database by visiting our [Search Unlicensed Activity Complaints page](#). For more information about CAM complaints, please visit the [CAMs page](#).

Name: CAFARO, PETER ANTHONY III

Number	Class	Incident Date	Status	Disposition	Disposition Date	Discipline Date - Description
2011018569	Licensed Activity	04/23/2010	Closed	Citation filed	07/19/2011	04/27/2011 - Citation

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