Hello

This is Michael @ Coastal and F& Ms Peak Point Exteriors and Renovations...

I can go to your renal property tomorrow morning at 10.30 AM.

If this works... please confirm and verify your property address

Thank you

3420 custis road. Richmond va 23225.

Thank you. Please let your tenant know I will arrive tomorrow morning at 10.30 AM.

Sat, Apr 27 at 3:22 PM

Hello

If you have a moment... please send me your email address Thank you

Scott.faisal@gmail.com

Thank you. I will send this via docu sign and send you a text when I send it.

Hello

Document sent via docu sign for your review and approval

Thank you. Will review. My wife will call you to discuss colors etc Monday

Awesome!

Sun, Apr 28 at 9:09 AM

F & M's Peak Point Exteriors and Renovations LLC: Here's a link to pay \$1,000.00 for your recent purchase.



Thank you!! I will email you back your signed copy of the work authorization. Have a great Sunday!

Mon, Apr 29 at 1:54 PM

Good afternoon..

I hope all is well I have a technician who can seal up that ceiling on Wednesday morning...

Please let me know if that works... also.. if you could complete the payment link above.

Thank you Michael

Mon, Apr 29 at 7:05 PM

Hello I was just following up on Wednesday morning availability..

Thank you

Wednesday morning is fine. I'll make the payment in the am.

When can my wife call you for colors?

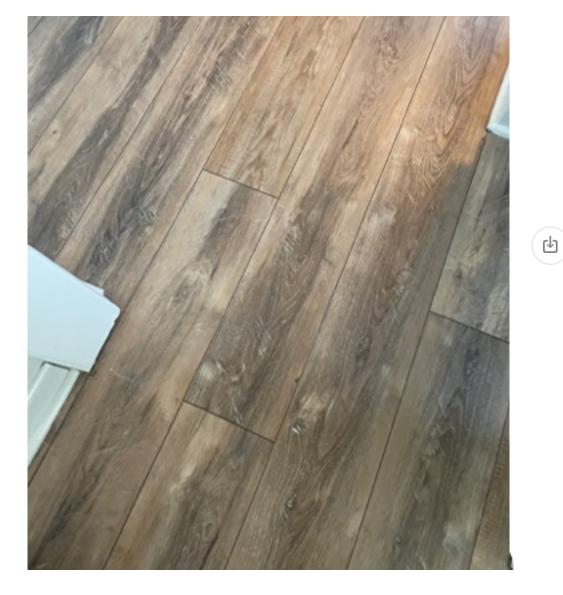
How about tomorrow afternoon... , I believe you are 2 hours behind us... so... <u>4.00 PM EST</u> ... or tomorrow morning 10.00 EST.

10 am est works great.

Thank you. Have a great evening...

Tue, Apr 30 at 9:30 AM





Tue, Apr 30 at 5:16 PM

Good afternoon..

Please let your tenant know the appointment will be in the afternoon tomorrow... also when you have a moment, please complete your payment link.

Thanks amd have a nice evening

Wed, May 1 at 7:24 AM

Payment made

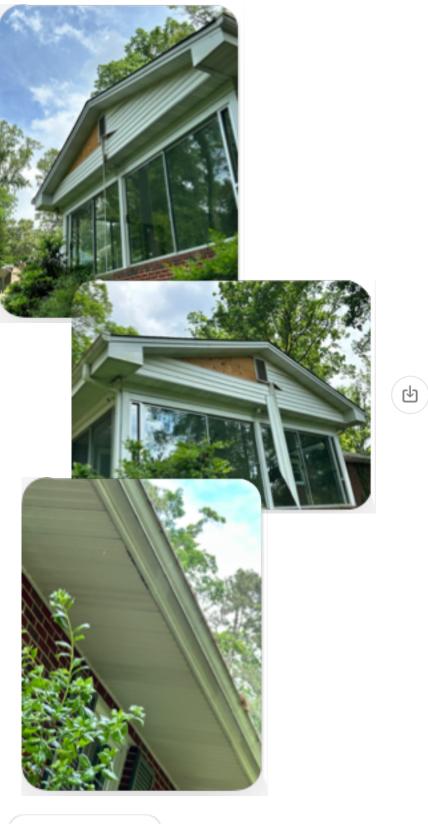
•••••

Thank you Sir .. have a great day!

Thu, May 2 at 8:03 AM

Let me know when we can chat for a few minutes today.

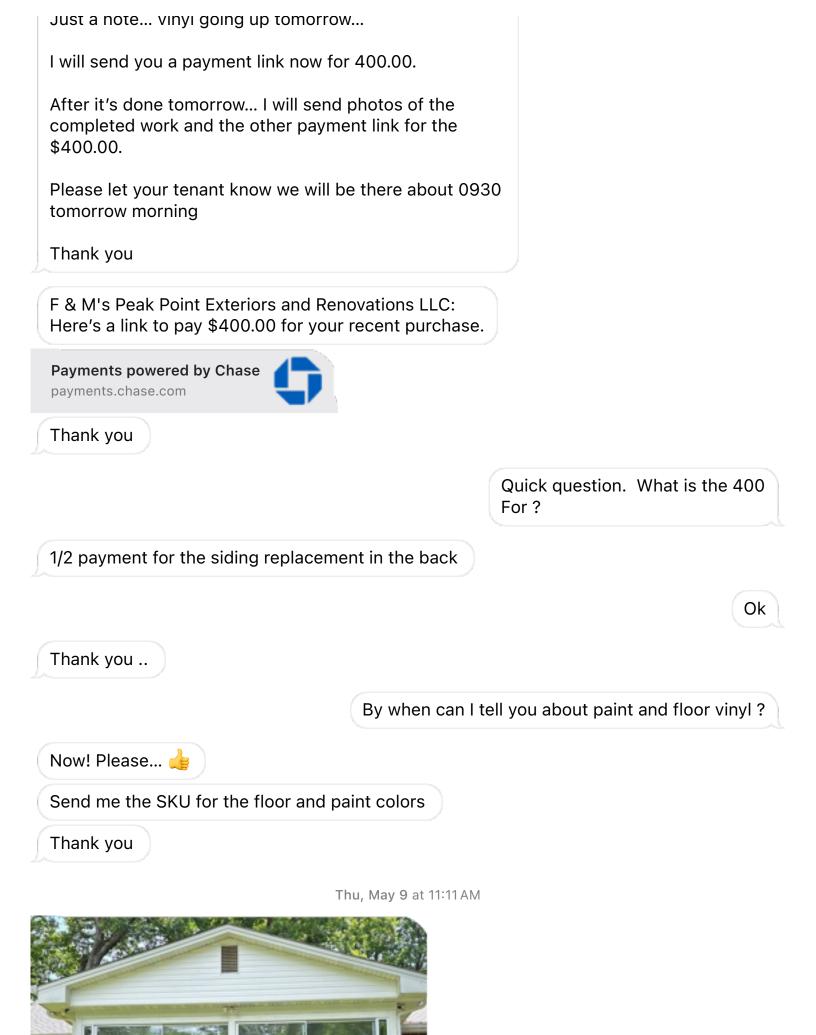
Fri, May 3 at 3:20 PM



Call you shortly

Tue, May 7 at 5:26 PM

Hello





Hello

Siding job completed... I will send you the other \$400.00 payment link as the repair agreed price was \$800.00 Thank you

Thu, May 9 at 12:54 PM

rŀ٦

F & M's Peak Point Exteriors and Renovations LLC: Here's a link to pay \$400.00 for your recent purchase.

Payments powered by Chase payments.chase.com



Thank you

Fri, May 10 at 5:37 PM

Hello

I hope all is well, when you have a moment, can you please complete the payment link above for the final payment for the siding.

Also.. if you have time over the weekend, the paint and flooring SKU.

Then we can discuss next steps

Thank you Michael

I will take care of this tonight. Sorry it has been a long week.

Thank you .. I am happy it's the weekend!









I really like the latter one.

Yes sir.

Do able?

The Claybore for 4.29 per sq foot ?

And this is for the Office area from the entry door to the back wall... correct

Not on the Allstate budget.. but .. as we discussed you can pay the difference...

Also... a part of your policy has a non-recoverable depreciation... that means.. they won't cover the age compensation for the original damages

Just was told late yesterday

Feel free to call if you wish to discuss

Sat, May 11 at 12:19 PM

In the event the difference is substantial please let's do discuss cheaper alternatives. Thank you.

Sat, May 11 at 6:15 PM

Good afternoon

I will have the numbers to you tomorrow... please also... if you have a moment... complete your payment link so I can close my file on the siding work.

Thank you

Michael

Sun, May 12 at 7:31 PM

Good evening...

I hope you're weekend went well. I food not want to reach out earlier as it being Mother's Day.

Okay.

To do the work with the flooring you wish is \$5,689,77

Now... you have paid the \$1.000.00 deductible...

Leaving a balance of \$4,689.77. Allstate owes an additional \$434.16

Leaves a total balance of 4,255.61

To move forward, we would need \$2,855.61 tomorrow and \$1.400.00 once completed.

If I can find anything else that Allstate world owe... I of course would deduct it from the final balance.

I would like to get this started this week.

Let me know Thank you Michael

> Yes that is not going to happen. I will have to contact Allstate to come up with another plan. Please just only do paint on the walls and whatever is needed to fix the place as within the constraints of Allstate for now.

That's really the problem... the carpet.. we are going to have to send a vendor in to get a comparison price... then .. the problem is let's say I get more money for the carpet... that's the item being deprecated ...

So... today Allstate has depreciated the current value by the \$ 609.00. If there is a cost difference... they will keep more of the additional cost of the carpet value...

Let me speak with Allstate... but regardless of if I find additional funds.. Allstate will keep a portion

I will call them first thing in the morning. As we discussed, this depreciation clause is something new to me and frankly a scam at best. I pay my premium all Year round. Not fair to me to be coming out of pocket by this much.

I was told Allstate would cover everything but the underlying leak which was the root cause. They are supposed to cover all rest. I will talk to them but they have to step up or this is deception at best. Yea I didn't have a good floor to begin with but it was functional.

That's not how business is conducted. By praying on the ignorance of the policy holder.

Keep me posted... I will also send in a supplement for the carpet... however... there is little they can do about the non-recoverable depreciation

Will do.

Mon, May 13 at 8:58 AM

<u>+1 (806) 788-2160</u>

His name is Caleb.

Mon, May 13 at 6:20 PM

Hello

I have sent that in... if you had to get the job done can you pay 1,708.36 out of pocket?

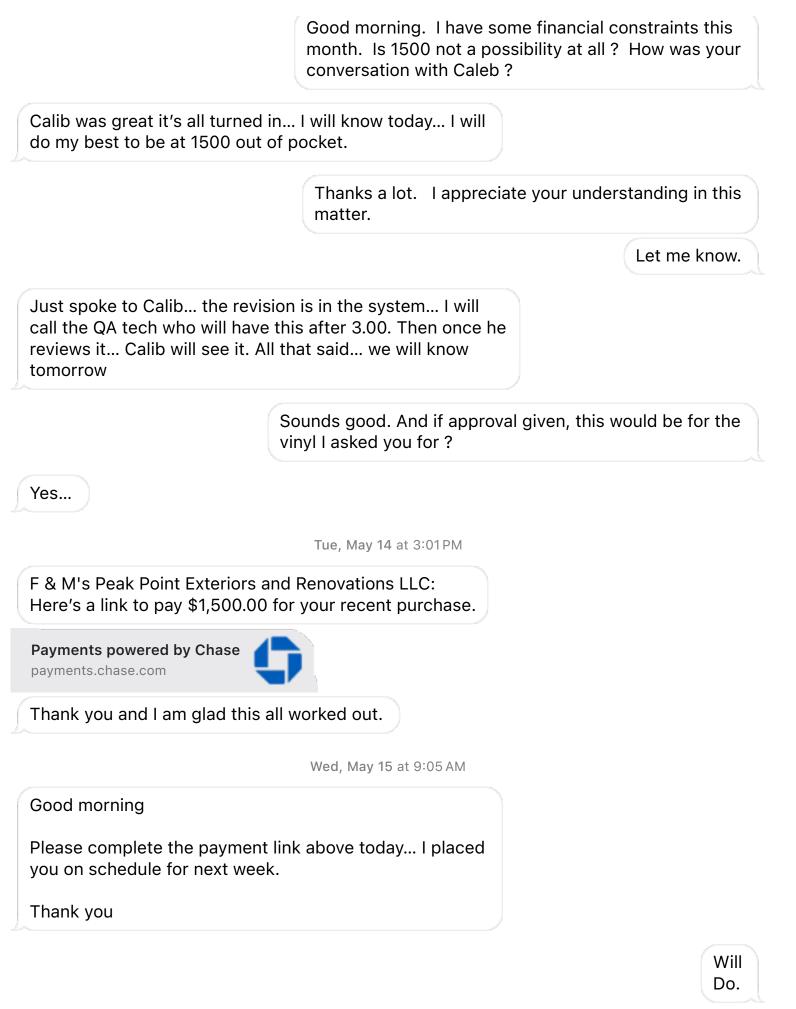
Tue, May 14 at 8:46 AM

Good morning

Please let me know if the above works for you.

Thank you

Tue, May 14 at 11:53 AM



Thank vou ... can I get a name and number for the tenant...

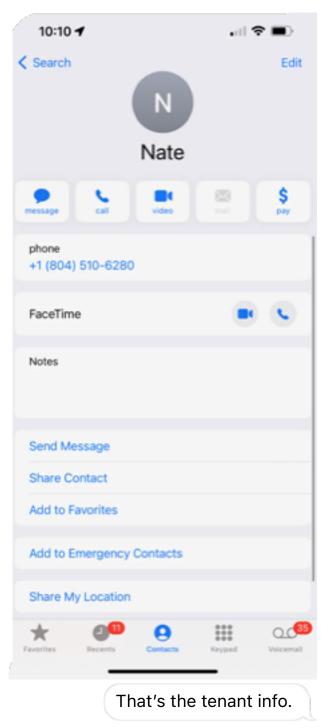
· · · · · · · · · · · · · · · · · · ·	
will make it easier for local scheduling.	

Wed, May 15 at 11:17 AM

Allstate has approved my numbers... just waiting on the completion of your link and we are good to go!

Great. I assure you it will be done shortly.

Thu, May 16 at 10:10 AM



Thank you.

Hi. How is it going ?

Have you started the work ?

Waiting on the flooring to arrive next week... we will start painting next Tuesday

Ok

Mon, May 27 at 6:25 PM

Hi. Sorry to bug you. Need some ideas. I need to have a pre fab metal garage to house 2-3 cars in my back yard. Do you know anyone that can do that type of work? Essentially getting a permit, concrete surface, and then the metal structure installed on it. I know concrete folks. I know metal building folks. Just need it all managed and done. Any idea on cost ? We can discuss next week.

Let me call you tomorrow , I can be the GC as we are a class A contractor and I can pull any permit..

Sounds good.

Tue, May 28 at 10:03 AM

Good morning

So a question here... when are looking to start this, do you have a building in mind... who are you planning to purchase the building from... they will have plans and specs.... Who is you your concrete installer

Lastly... does the metal building firm deliver amd install?

For my project management, you would pay for all permits and a flat rate of \$200.00 per hour... I ask for a retainer of 8 hours ... once I have worked those 8 hours, I will bill you for the hours worked every 2 weeks

Billable hours start from my office, to the job site, any other travel needs, ie, meeting with County Inspectors or site visits back to my Office in Chesterfield. Will do. Thank you for the info. I will talk to you about this. Thanks again.

Thu, May 30 at 11:51 AM

Hi good morning. How is the work on the flooring?

Hello

We are going to start on Friday, or Monday... I had 4 crew members get Covid from a homeowner... these are my main crew for flooring... I did not want to get your tenant sick also.

Sorry to hear that. Do you feel confident in paint and flooring to be wrapped by end of next week?

Yes... we should be good... home bound my self as I was at the property too... just a horrible sore throat and small fever for me.

I hope you feel better. Thanks for the update.

Thank you ..

Mon, Jun 3 at 12:54 PM

Good afternoon. Whats the plan this week ? Just want to be able to Communicate to tenant. Hope you recovered.

.

Hello

Crew is there today tearing out the rug.. tomorrow we will scrap the floor to get all the glue off the floor and then we will start painting.

Awesome. Ty

My pleasure

1 . .

Yes! We are in the middle of scrapping the concrete floors.. the carpet was really glued down.

Tue, Jun 11 at 9:03 AM

Good morning. Checking on the work. How are things going? Are we still planking on being done this week?

Wed, Jun 12 at 2:13 PM

Left you a voice mail. Just looking for a status update. Have a great day.

In a zoom class today.. call you tomorrow with an update

Wed, Jun 12 at 3:39 PM

Thank you.

Thu, Jun 13 at 8:05 AM

Please call me when you get a moment.

Apologies... getting the crews out

Just need a status. That's all. I'll wait for your call. Thank you.

We have sent a supplement to State Farm to address the scrapping of the floor... there was an enormous amount of glue there.. the new floor would not be a level surface....

that supplemental to address this will clear QA today amd Allstate should see it tomorrow...

also.. your new flooring will be available for pickup on 6/20 and we will install and wrap up the job 6/21 and if need be 6/24.

Thank you

alleviated by Allstate's approval ?

A conversation can clear some of the confusion. I'll wait for your call.

I spoke to Allstate already and they will move forward with your request. I did let them know of your new timeline. I want to be clear that I want the job done professionally and without any type of leveling or surfacing issues and additional delays. I was prompt in my payments and coordination with you and Allstate and I would want the same level of commitment from you and your team. This is causing issues as I have a tenant that is unable to use that space and our initial agreed upon date was going to be this week. I hope you understand where I'm coming from.

Thu, Jun 13 at 4:07 PM

Please let me know if we are in agreement with the document I emailed to you earlier today.

Thank you

I didn't get an email from you.

Just resent it

My email is <u>Scott.faisal@gmail.com</u> Have not seen it yet.

Sent again

Oh... Wrong Scott ... sorry

Thu, Jun 20 at 9:55 AM

Just a note.. I understand the delay is with Allstate final approval.. also, have they sent you all the other approved funds?

Thank you

Mon, Jun 24 at 7:31 AM

Good morning. Are we all set with all state?

Yes!! Finally.. just got the call 10 minutes ago... I will get a crew there in the next 48 hrs

Great. Please let's try to wrap up this week. Have a great day and if you need anything please text me. Thank you.

Fri, Jun 28 at 9:13 AM

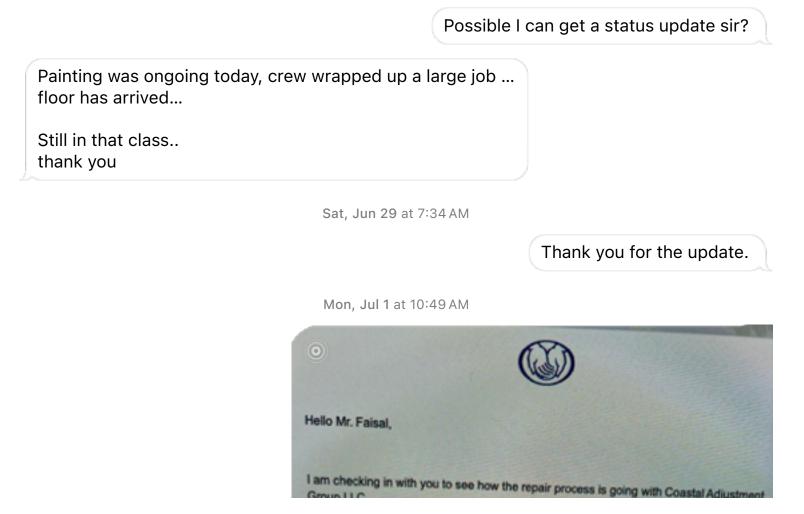
Good morning. Checking on the status of things.

Fri, Jun 28 at 10:17 AM

In a class today.. call you later

Thanks will wait for call or text. Specific issue is we were supposed to be done by 24th and I along with insurance have provided you everything in a timely manner that you have asked for. I would like you to honor your date and time commitments to this project as I am now suffering tangible damages because of delays from my tenant.

Fri, Jun 28 at 4:55 PM



	Noup LLC.
Th	he most current update we have from the vendor is that the tenants has gone off for olidays and wont be back until the 11th July to get access to the property.
VA	We are keeping a regular follow up with them and will help you with the required information accordingly
	Please feel free to reply to this email with any questions or concerns on which you need clarity.
	Best Regards.
	Property Ghm Support Team claims@claims.alistate.com Alistate Indemnity Company
	CONFIDENTIALITY/PRIVACY NOTICE: This e-mail, including any attachments, may contain personal, private and confidential information intended solely for use by the individual to whom it is addressed. If you are not the intended addressee, please be aware that any dissemination, distribution or copying of this e-mail is strictly prohibited. If you received this message in error, please notify the sender immediately by e-mail and delete from your system.
	**** Please do not delete your unique Conversation ID ****

If you need access, my property manager can provide you access. That's not an issue. Just wanted to let you know.

Been in inspections.. yes.. crew found out no access.. send me the property manager number, I moved the crew to another job this morning... but let me see what I can do for tomorrow.. we are closed for the 4th

11:29 🕇	
<	N Da
	Nate >
No, I get home	late tonight
So	you didn't tell them for July_11th ?
w	here is he getting that date from?
Hey Nate this is Cesar a call when you get a c	
	Air 3 is 5 07 AM you still plan on coming today? me around 9:30
Is that ok	

Edited		Yes, perfect	ø	
Hey Nate give m chance please	e a call when u get a			
Give me call who	n u get a chance ple	***		
Hello				
_	Saturday 11-0794			
I didn't tell	them that.			
I have no id	dea where he	got it from		
A	iMessage			٩
۰ 😓	•	• • •	0	

Don't try to be slick with me. Don't want to finish the job, that's fine. I am at full liberty to share my text conversation with you and experience with you and your company across social media ,Allstate (for referring you) and BBB in the event that I am not sorted out in a professional manner. Want to resolve the issue? Start picking up your phone and don't play games. We are all adults here. You pulled that date out of no where and you know it.

You've had Carla's number, Nates number, and my number. You could reach out anytime if your guys didn't have access.

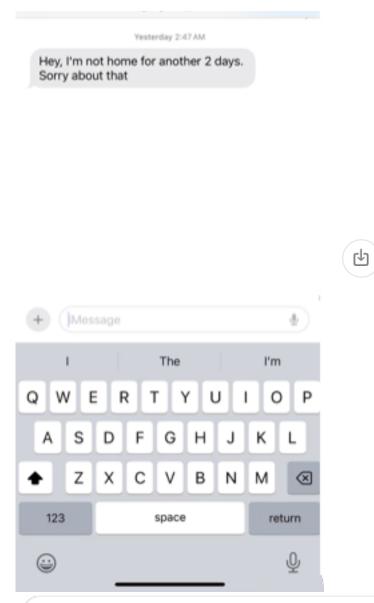
We just found out this morning when we went there. The crew called and the tenant stated she was not available.

Last time I see your guys on the camera is on Friday. Neither Carla nor Nate got a call from anyone.

I was told this morning by the crew chief that Nate stated he was gone and no one could come to work

> Never happened. I've verified it. Not going to go back and forth on texts. Whatever you think is the next best course of action for you, let me know. I will plan accordingly. Thank you.





It seems again that there is an issue, crew chief sent out information we were coming today, yesterday.. Nate sent back the above, 1427 yesterday....

when I discussed assignments for today I was told Nate was away..

we had no contact for a property manager.. and we move the crew to another job

While we don't have a formal contract, this chat thread is a contract of sorts and you have been paid monies from myself and Allstate to finish work. Whether you do it or not is all up to you. I will not beg you for anything.

Yes but where did you get july 11th sir?

He was going to be out until july 11th???

You saw allstates email

It was stated we would return by the 8th.. given the holiday... don't know where Allstate got the 11th...

You have me as the contact. I can open doors and get folks in. We did it when your guys came the first few times also. Nate was out on Friday and he will be back later today.

Work completion this week is the only resolution that works for us. Let me know if that is workable. I paid you the day of you sending me invoices. I would appreciate a similar courtesy.

Tue, Jul 2 at 5:36 PM

Provide me an update. You have my money.

Sir, we have no entry.. we moved your crew to VA Beach yesterday as stated yesterday

we will wrap up that project in VA Beach Friday, you on schedule for Monday.. as long as we can get in..

Also.. to be clear.. Allstate did not send the remaining funds to us... we only have the funds you paid... we won't be paid for the completion until the job is done... so loosing this week sets us back too

Cesar will reach out to the tenant Sunday to set a time, usually <u>0830-0900</u>

"Been in inspections.. yes.. crew found out no access.. send me the property manager number, I moved the crew to another job this morning... but let me see what I can do for tomorrow.. we are closed for the 4th"

But let's ignore that. Have Cesar reach out to me. I will manage this going onwards

Thank you

No. Thank you. For responding and communicating a plan.

Yes Sir

Fri, Jul 5 at 9:40 AM

Do you have a confirmation for Monday's time? Is there anything you need from me?

Nothing from you. We set schedules Sunday

Will you have your crew or yourself text me on Sunday? I want to set you all up for success.

I will text you.

My pleasure

Tuesday 7:56 PM

When does the flooring get installed ?

Great. Thank You

Wednesday 8:53 AM

Just wanted an update. Let me know when you get a moment please.

Wednesday 5:53 PM

Hello?

Ok

Hello

Just needed an update on flooring if you had an update

Waiting on the installers schedule.. I will keep you updated as soon as I know

Today 3:42 AM

Mr. Lampro, if you are unable to finish the job, you can always send me the funds that I paid you back and we can go our way and I will work with insurance to find another

provider. As stated earlier I am not forcing you to do anything but as long as you have my \$, you have an obligation to complete the job in the time frame that we agreed upon. By you constantly delaying the work week after week, and making up fictional scenarios for the insurance company, I assure you that you are setting yourself, Coastal Adjustment Group LLC, and F & M Peak Point Exteriors And Renovations LLC in a detrimental position as it comes to future prospects in the state of Virginia whether they be from online sourcing or through insurance companies referrals. Our text message history paints an accurate reflection of what was promised, what was missed, and what was made up, and if you have any doubts please I implore you to at a minimum get a legal analysis of this text message thread. Legally I am at full liberty to disclose my experience with you anywhere I want including BBB, RipOff report, Google reviews, Yelp, state attorney general etc etc. Again I do NOT want to go the alternative route and consider the amount in question to be pocket change for you to risk it all over a simple job involving paint and flooring. I am fully aware that you are avoiding my phone calls and why wouldn't you as it is a pattern that you have employed on other occasions such as when you dealt with Paul at Virginia Beach regarding the fire damage on his property (and others). Again I would rather get the work done, and we part ways amicably but you are forcing me to take adverse action involving social media, state agencies, and the Virginia legal system and all I am saying is I do not think the amount in question is worth it. Just finish the work ASAP, collect your funds from insurance company and move on and we never have to come to this impasse. I implore you to scroll up and read the full contents of our text message history and come to a conclusion as to how you want to proceed. That is a functional contract that has been violated several times by you. I have told you before that you are causing tangible damages as my tenant is frustrated and once/if he leaves due to the incomplete work, I will hold you and your LLC's fully accountable for the financial damages in guestion involving monthly rent (\$3800 / month) that was missed. As you can see just one month of missed rent + what I paid you takes this matter from small claims to a regular court as the amount would now be over \$5000 USD. My wife is a licensed attorney in the state of Virginia with an active license and according to her this would be an open and shut case. Also I have been guiet in front of AllState as of yet as I believe that all challenges can be resolved through meaningful dialog with you but you are also potentially

risking not being on Allstates list of companies to refer once I escalate this with them thoroughly. I ask again what would it take for you to finish this job? You don't want to do it, send the funds back and I will use another company and we part ways. Handle your business before this escalates further. It is <u>4 AM</u> your time, <u>3 AM</u> my time, and all I am thinking about is you and your company. This can easily be resolved by you. Im not going anywhere. Can we resolve this amicably? Balls in your court.

Today 5:32 AM

We are simply waiting on the flooring installer. Remember, we have not been paid to complete the job. Those funds, close to 3,000 dollars are sitting with the Carrier ,

Today 6:52 AM

I understand that and I have no issue on you getting paid. My issue is my tenant leaving and breaking the lease due to delays. That is monetary damage. You have to compete the job you said you will. I paid you May of 15th. We are now in mid July. I made sure you get all your supplementals approved by Allstate ASAP if you recall. I just want timely execution. Cmon Michael. You know what needs to be done.

Today 9:52 AM

Just called you and it went to voice mail. Funny how you always picked up the phone prior to the getting a check from me. No worries.

Read 9:54 AM

In response to your dates... I have 8/1, 8/2 or 8/5 from my 3 installers.. all stated if someone cancels I will be the first to know.. it is a 2 day job.. let me know so I can secure one of these days

Need a date by end of day please.. if we don't take a date... they will follow the spots



Ŀ