

# RESIDENTIAL BUILDING CONTRACT



## BETWEEN

### Item 1 OWNER(S)

Name(s) Peter Thompson & Claudia Richardson

Address 290 Mineral Road, Rosedale

Postcode 4674

Home Telephone

Business Telephone

Business Facsimile

Mobile 0419 709949

Is the Owner a Resident Owner? ☒ Yes ☐ No

**Note:** The Owner may have a right to withdraw from this Contract during the five day cooling off period referred to in Clause 5 of the Contract.

## AND

### Item 2 BUILDER

Name Coral Coast Homes Pty Ltd

Trading As

ABN 41 100 040 226

Address PO Box 4467

Bundaberg South QLD

Postcode 4670

QBSA Licence No. 1003456

Home Telephone

Business Telephone 07 4154 1300



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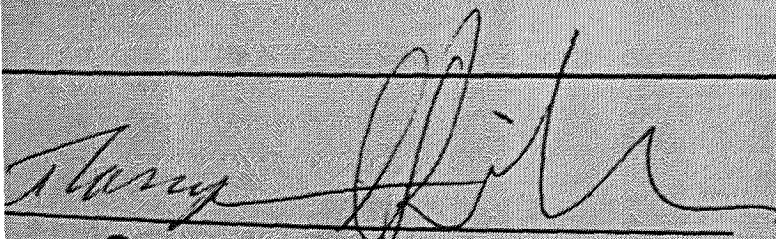
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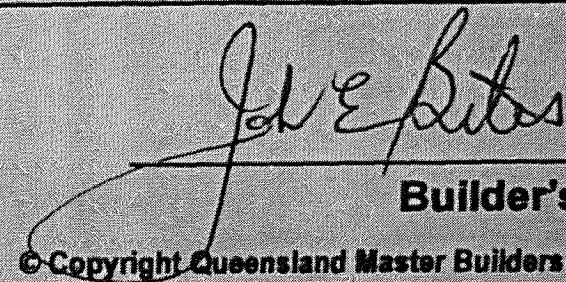
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**\$190,000.00**

  
**Owner's Signature**

  
**Builder's Signature**

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## **Chris & Anne Dalby – Coral Coast Homes Crisis**

Subject: Coral Coast Homes, aka Steelsmart Homes.

Date: Mon, 1 Jun 2009

From: Chris & Anne Dalby <[dalby@activ8.net.au](mailto:dalby@activ8.net.au)>

To: [robmessenger@bigpond.com](mailto:robmessenger@bigpond.com)

Dear Mr Messenger,

I have just spoken to your office regarding John Biles and Coral Coast Homes  
and were asked to contact you directly regarding this matter.

We entered into a trading agreement with SSM Products Pty Ltd, trading as Steelsmart Building Systems on the 28 March, 2008 for the supply of a kit home to the value of \$95014.00. This agreement was signed by my wife and I  
and John Biles, managing director of SSM Products Pty Ltd.

The contract required that we pay a deposit of \$47507.00 which was paid on the  
2nd April, 2008, and the balance was to be paid on the kit being available.  
John Biles informed us that the kit would be available by the 30 June, 2008  
and so the final payment of \$47507.00 was paid on 27 June, 2008.

Since then, the frame, floor and roof were delivered but no further materials have been forthcoming since December 2008. Materials still outstanding are:

- Roofing materials for breeze way,
- Exterior Cladding, flashings and fasteners
- Down pipes, bends, brackets, adhesives and fixings
- Entrance doors, internal doors and associated locks and hinges
- Mouldings: architraves and skirtings. Eaves mould.
- Walk in robe cupboard supports and shelving
- Chrome hanging rails and supports to walk in robes
- 10mm gyprock internal linings to ceiling and walls, including fixings, paper jointing tape, setting compounds and external metal corners
- 6mm villaboard internal linings to wet areas
- 90mm gyprock cornice and fixing cement
- 6mm hardiflex sheets to eaves including PVC jointers and all fixings

fly screens to all windows  
all brackets and fixings.

The total value of the materials yet to be supplied is still unknown as I am still trying to identify manufacturers and quantities required.

I have made many attempts since last December to have the remainder of the materials supplied by John Biles but none have been forthcoming. It now seems nobody has been able to contact John Biles or his office for more than a week.

I am obviously keen to resolve this matter and would greatly appreciate any assistance or advice you or the government may be able to offer.

Yours sincerely,

Chris Dalby  
Lot 106 Sandy Creek Road, MS698  
Coalstoun Lakes  
Qld, 4621  
Ph 07 41275005

## Dave Kapp & Leanne Mears – Coral Coast Homes Crisis

**From:** Dave & Lea [<mailto:davenleais@ripper.com.au>]

**Sent:** Monday, 1 June 2009 12:09 PM

**To:** Burnett Electorate Office

**Subject:** Story of events

Dear Rob Messenger,

We would appreciate you looking into a matter that we feel we have had a great injustice with, our complaint is involving Coral Coast Home and the non compliance issue that council has issued us with.

After submitting a complaint form to the BSA they decided to investigate this matter, on the 1st May 09, Mr. Mick Rendell and a representative of Coral Coast Homes present at 1 Starkey st, Avondale began an inspection, I would like to present all my documentation in person to you when I make an appointment to see you.

Although we understand the reason why the BSA ruled there findings in view of the builder because as they say "there is no overt fault" and that this is a contractual matter, we feel we are left holding a bag of crap that was suppose to be dealt with by the builder.

The stress and anxiety that has been caused by Coral Coast Homes we consider extreme and if possible would consider compensation on this matter, We do not stand alone on these feelings after speaking with all the angry homeowners that Mr. Biles has left upon the public.

The documentation that is supplied for you will show many breaches in the contract on behalf of CCH. During the closure or lock up stage of building our home, I was forced to ring Bundaberg Police Department (04-11-08) and spoke with a lady by the name of Danielle at 9am, I discussed with great concern how my garage door was found to be missing from the site after several months of the door being there, we had paid for the garage door and when I rang CCH to find out why it was missing I was told "they knew nothing about it" I waited another week to find out the garage door had been repossessed because John had not paid the garage door company for it.

This strange circumstance left our home open to anyone that wanted to gain entry with just a internal wooden door between the garage and the rest of the house. We feel this made us breach the rules of our lending facility, whom suggest that when a client is to sign for the next progressive payment they must be happy with the work to date, and we where so we signed only to find the door went missing shortly after that.

John had no permission to remove a fence, along with removing the existing trees that both council and the contracted engineer had written on the plans that they would want those trees to remain, yet they are no longer on site, Mr Biles broke garden statues that where on the site as part of a deceased estate, we found the plans where not

followed on many occasions. Moving our house which was not permitted by us that created the issues that we are in today because in turn once the house was moved the water tanks, treatment plant, the hot water system, where moved.

Even the original plans we gave CCH shows an ensuite toilet facing a different direction to where it is placed and it was not discussed with us we actually did not realize until it was to late. Twice during the building process a representative of CCH (John Nann) rang our lending facility asking for payments, even after we explained that was not the process of our bank, if they wanted money they where to talk with us and we will deal with our bank.

Rules of the lenders are that only when the customer is happy will they forward funds, so following the contract we wrote an email to CCH notifying when we would be inspecting the property, the house had previously been left open for months, but all of a sudden when we get there it is locked up tight, not allowing us entry.

There was at no time during the build any signage placed on the site by the builder, for which I was told is against the building and council regulations, signage such as hard hat safety and such must be displayed.

I had a phone call with Ian Jennings the general manager of BSA which he had mentioned that he was shown a signed document from John Biles showing that we had given permission to move the house, but as I had mentioned to Ian in no way would we have signed and agreed with such a variation. Why was John Biles showing any of my private documents to Ian Jennings if he was there for a meeting about the trades people and the dealings of CCH? In the same conversation Ian told me that he requires all the data or statements from the unhappy customers that I had mentioned, however when I think about it he already has what he has asked for in way of complaint forms.

In ending I am sorry for such a long email, but the points that I have mentioned are only some of the complaints that I have on this matter, our real issue lies with we have paid a builder to build a house expecting him to be competent enough, yet we have a non-compliant home and should never have had to deal with these issue.

Contract was terminated by our solicitor after builder could not finish our home in a timely manner.

Please help us with this dilemma Rob, and perhaps you could look into changing the laws which allow such criminal activities and handling of customers to occur, for either CCH, Bundy Master Homes, and now I hear Cavalier Homes going down as well.

Thanks Dave Kapp & Leanne Mears..

PS. I will ring your office to make an appointment to see you.



# Denis Seth – Coral Coast Homes Crisis

**From:** Denis Seth [<mailto:mjseth@bigpond.com>]

**Sent:** Thursday, 28 May 2009 3:05 PM

**To:** Burnett Electorate Office

**Subject:** Steelsmart/Coral Coast/Auzland Homes

As discussed yesterday I am one of many who have been caught by the above builder. I will outline the chain of events since I first signed the acceptance documentation. I had met with John Biles (JB) a few times in his office and discussed the deal. I asked him if he was a BSA Licensed Builder and he immediately pulled out a License from a holder. I didn't actually read the License but I am familiar with what they look like. He also gave me a pamphlet for "Steelsmart Homes" (SSH) with a BSA License number on it (QBSA100345). This is one digit short and would you believe Coral Coast Homes (CCH) License is QBSA1003456.

On the 4/11/08 I met with JB and accepted a deal to purchase a Kit home and have it constructed to lock up stage. JB pointed out his terms and conditions were to pay for the kit in full and pay progress payments during construction. I queried the payment in full for the kit but he said that is his terms and conditions so it was take it or leave it. There was also a Shed included in the package but I will leave that part out because I did get the shed after the usual hassels with JB. I paid SSH \$52,500 on the 11/11/08. JB gave me SSH bank details to pay the money into. The Offer he made to me was from CCH and included CCH heading, ACN100050226 and Lic No 1003456. Because I paid the money into SSH account, Mick Rendell from BSA states I purchased the kit from SSH, they aren't BSA Licensed so I don't have a claim with BSA. In my opinion I was led to believe SSH were BSA Licensed but if you look at the offer I have it is from CCH who are Licensed.

Now JB also intended to sell me the Kit through SSH so he didn't have to follow BSA guidelines such as a Contract or BSA Insurance. The only problem was he was a bit sloppy and used CCH paperwork. The Contract and Insurance was going to happen if they got to the construction stage. Construction which was to be done by CCH. I was unaware of what was happening internally by JB until very late in my investigations. I didn't think BSA were aware of his practice, but it appears they did know of the process. The offer I have, stated earthworks would commence within 90 days and the shed would be delivered approx 3 weeks. The problem started when the shed didn't happen. After lots of hassels the shed arrived on 19/2/09. I started to put pressure on JB for the supply of the house Kit and BSA Insurance. JB either ignored me or told more lies. I became concerned to the point I made contact with BSA. Their guidelines state I must contact the Builder first so I tried again. Now this bloke is cheeky because when I told him I was going to BSA he immediately changed the terms and conditions as well as increasing the price.

I discussed the issue with MR (BSA) and as far as he was concerned I had purchased

the kit from SSH, therefore there was no BSA license or Contract. He suggested I go to the Office of Fair Trading. Off to Harvey Bay I go and I met the worst Public Servant you would ever like to meet. She kept harping that it had nothing to do with OfFT and she wasn't interested. I tried to explain what MR had told me but she wasn't having any of it. In the end I walked out of the office with blood pressure at the extremes you couldn't imagine. In leaving I made a statement "another Government shop front that does Jack s---". That woman may be a louse but she sure has a memory. This happened on 27/3/09 and I know it is great to know in hindsight but wouldn't it be great if that woman had listened which would have allowed me another 2 months. Maybe the difference between getting the kit or not, who knows.

On Monday the 30/3/09 I visited BSA, on my way to Bundaberg, to submit a complaint against CCH. MR advised me he would not accept the complaint for 3 reasons. 1) I had purchased the kit from a non-Licensed company, 2) I did not have a contract with CCH (the Licensed Builder) and 3) he had spoken to CCH and it would be in my interest to talk to them before I go any further. I took his advice and again I was told the usual lies but I gave them the benefit of the doubt. John Nairn (JR) promised he would send me a Contract the next day. He also said the kit had been ordered and only waiting for advice to ship. I wanted proof but he couldn't supply any. The steel for the floor arrived on 9/4/09 and I thought we were on but as usual no go. Instead he wanted payment of over \$10,000. I said no go until there is some value for money as far as the price of the kit is concerned. They arrived on site to start work on the 17/4/09 but I still didn't have a contract. On the 21/4/09 JN E-mailed me a BSA contract but he didn't include the terms and conditions sheets. He wanted the contract signed immediately but I rejected it. They had already done a fair part of the floor by this time. He immediately sent me a MBA contract which included the house kit as part of the deal and wanted it signed immediately and demanded payment of the \$10,000. I wanted to check the contract out before I signed and I wasn't paying anything until the floor is complete. There seemed to be problems with the work but I didn't say anything. I hired a BSA Licensed builder to inspect the works and he immediately had a fit. His first comment was "you have a problem here which will take at least 2-3 days just to get back to the start stage". I wasn't about to sign the contract because I thought it might give them power to make me pay their demands before the work was complete and to standard.

On Thursday 23/4/09 I was travelling and I received a call from MR. He said the kit would not be included in the insurance. I explained there was a new development because CCH had supplied another Contract which did include the kit in the package. MR immediately stated this would not make any difference to his stand on the subject because it was the way it was worded in the contract. I asked him how he knew what was in the wording and he said he was only assuming that so I should bring the contract to his office. I did this next morning and he immediately pointed out that the kit would not be included in the insurance because of the wording. His original comments stand and I should revisit the OoFT. I explained to him they wouldn't listen to me so could he call them and square it off first. I don't know what happened after that.

I called JN and said his contract wasn't any good to me because MR said the wording about the kit was such that the kit was supplied by others. JN said he couldn't understand what I was talking about because MR was the one who suggested the wording. I was shocked and immediately remembered the conversation with MR on the 23/4/09. "The kit will not be included in the insurance because of the wording". Is that why he knew how it was worded.



I headed off to Harvey Bay. When I entered the OoFT out came that woman. Her first comments were I remember you and she started. She said she would have the acting Manager to handle the issue. After a while, out comes this bloke and if you would have seen his performance you would have had a fit (I have advised him I am not finished with them). He claimed he was building a home and by the way he carried on he was a world expert on the subject. He did call JB and he said JB will supply the kit and he suggested I had to trust the builder. I had to walk out before I grabbed hold of him. I went upstairs to the Dept of Justice to try and organise mediation between JB and myself. JB later declined to take part in mediation.

On Monday 27/4/09 I met with Chris Foley and discussed the problem. He called the OoFT and spoke to a Jim Kennedy. Chris ripped it up this bloke and suggested he chase up JB and try to keep it in the local area. When I left Chris's office I recieved a call from this Jim Kennedy and I thought, wow why didn't I meet this bloke on Friday. He advised me he had spoken to JB and had been garenteed the kit will be delivered between the 21-28/5/09. I sent him an E-mail and asked him was he the bloke I spoke to on Friday, he said he was. The talk with Chris seemed to work. I have been dealing with this Jim, and on the 30/4/09 JN sent me an E-mail demanding payment of \$3,372.05 or he would cancell the insurance and all permits and certification. Jim Kennedy advised me they could do this and suggested I pay. I payed the money into SSH account Knowing full well the money was owed to CCH. This put paid to the theory if you pay SSH you are dealing with SSH not CCH. When I came home I watched the news and CCH was now famous.

I sent several E-mails to MR but he didn't even acknowledge he had recieved them. I think the rest is common knowledge except I had calls from BSA Brisbane and the OoFT. Nothing that would help me. On the 7/5/09 I called JB and left a message. He DID call back and agreed to visit site on the 12/5/09. Part of that visit going ahead was that I had to sign the contract they supplied. I signed that contract on the 12/5/09. Believe it or not he arrived with his Construction Supervisor and he agreed there was a problem with the construction of the floor frame. He found more defects than the builder I hired. He said he will order the material and they will rectify the faults starting the week of 18/5/09. The kit will be delivered, complete, between the 21-28/5/09. For some reason he didn't mention the contract and I had forgotten about it. Nothing happened and on the 22/5/09 I heard JB had done a runner.

I called the supplier of the steel frame and requested he deal with me re the supply of the rest of the frame. I asked him how much he would charge for the remaining material and he said he hadn't been paid for the floor frame and CCH owed them over \$100,000. I am negotiating with them re the supply of the rest of the frame because this house is odd shaped and the floor cannot be cut and shut to suit any other design.

I called BSA to organise a meeting with MR. I met with MR at 8:30 27/5/09 and at first he was standing by his original decision but BSA would look at any complaint I submitted. I got stuck into Mick and stated several facts about this case and he changed his tune. I showed the paperwork I had when this process started which proved I was either dealing with CCH or, if in fact I was dealing with SSH they had given me a pamflet with a BSA License number although the number was incomplete and in fact close to CCH License No. I also showed him the payment of \$3,372.05 to SSH for work done by CCH. Does this mean SSH is doing the construction under CCH License. These blokes

can't have it both ways, they can't say I purchased the kit from SSH because I paid for it to SSH. Now I paid the \$3,372.05 to SSH but that is alright CCH is doing the work.

It is my opinion Mick Rendell wanted to get my complaint to analyse it for proof BSA are not liable for any insurance claim from me. I have not been advised of their decision but you can bet that will be the results of the assessment. In my opinion BSA is a protection service for the builder and if the consumer complains they look at anything they can to disallow the claim. BSA sat on their hands throughout this incident although I was correct with my observations. They are now sitting in their offices waiting for John Biles to call for a chat. They say he has done a runner and cannot be contacted. Maybe he has left the Country but they would have been watching for that "And Pigs Fly".

I was wondering if this statement could be tabled in Parliament to put pressure on the powers to be. I was also wondering if a meeting for all those effected could be organised at Bundaberg so we can match stories. The process of selling a kit through a non-Licensed company and then doing the construction with another company who is Licensed appears alive and well in the area. They use this process to by-pass BSA guidelines including supplying a contract and BSA insurance. Mick Rendell is fully aware of the practice and says it is legal. John Nairn stated this process was suggested to them by Mick Rendell. Mick denies he suggested it but may have mentioned it isn't illegal.

If I buy a car and the dealer tries to shonky the deal to disallow warranty, the process is so tight the consumer has to sign their life away. You can walk into a builder and he can shonky the deal however he likes and the Consumer protection systems put in place to stop this practice do not support the consumer at all. I admit I am not completely right with how I handled the process but it looks like there are at least a dozen others who have been duded by John Biles. What I need to know, how many people who have had dealings with JB, don't have the same problems as us. I'll bet the score is 100% in our favour, not a bad score in anybodies estimates.

I will send a copy of this E-mail to Cris Foley and maybe you can discuss it with him.

My phone number is 0458196856

Cheers  
Denis Seth

## Selena Taylor – Coral Coast Homes

**From:** Selena Taylor [[mailto:s\\_and\\_staylor@yahoo.com.au](mailto:s_and_staylor@yahoo.com.au)]  
**Sent:** Thursday, 4 June 2009 2:45 PM  
**To:** Burnett Electorate Office  
**Subject:** Coral Coast Homes

Attention: Rob Messenger.

Dear Rob,

I am writing to you as a victim of the recent closure of Coral Coast Homes builders and the subsequent investigation of their subsidiary company Steelsmart Homes (SSM Products P/L)

I purchased a steel kit home from Steelsmart in August 2008 and contracted Coral Coast Homes to build said home to lock up stage. I was promised that the supply and construction would be completed by the end of December 23008 and paid in full (\$65,000.00) for the kit material.

The construction ceased mid April and to date is only approximately two thirds completed with approximately \$30,000.00 worth of material still not supplied.

After becoming aware last week of the BSA suspending the license of Coral Coast Homes, I am now seeking your assistance in investigating this matter.

I phoned the Office of Fair Trading on 2/6/09 at approx 11.30 a.m. and spoke with a lady named Kim, to report my concerns with non supply of material by Steelsmart Homes. I was put on hold for 5 minutes while Kim looked into the matter to have Kim inform me that their office knew nothing about the matter. I once again

explained the situation, was put on hold a further 5 minutes to then be told by Kim that I needed to contact the BSA about the matter. I once again explained to Kim that the BSA could only help me with the construction (Coral Coast) matter but could not help me with the non supply of the Kit Home (Steelsmart).

Once again I was put on hold for 3 minutes to then be told that the Office of Fair Trading was unaware of the incident with either company and could not help me until the matter was a "NEWS" matter. I informed Kim that in fact the matter was a "NEWS" matter and that I personally was on the Channel 7 news story about this case, only to be told yet again that their office knew nothing of the matter. I informed Kim that I was very disappointed to hear this as I was certain that somebody at the Office of Fair Trading MUST know something.

Thank you very much for your time last Saturday and for your involvement and efforts in trying to obtain a satisfactory resolve for myself and all the victims involved.  
Please feel free to act on my behalf in any way you can, it is greatly appreciated.

Kind Regards,

Selena Taylor  
97 Delaneys Road  
Horsecamp,  
QLD 4671

Ph: 0407 547 120



## Susan and Steve Stanger – Coral Coast Homes

**From:** Susan \_CCS [[mailto:nasus\\_s@bigpond.com](mailto:nasus_s@bigpond.com)]  
**Sent:** Friday, 12 June 2009 4:07 PM  
**To:** Burnett Electorate Office  
**Subject:** FAO Rob Messenger - Coral Coast -Steelsmart meeting

Hello

Further to the Bundaberg meeting last night - Our case:briefly  
As Owner Builders - Paid \$92,840 for kit Received approx half. Owed estimated/ range \$35,000 in goods depending on trade costs etc.  
Age early 50's part time one wage, savings used from UK, no chance/expectation of recovering money by working, No super.... Not covered by BSA even though we have to take a BSA Owners Builders Course per se.  
Spoken to legal rep- doesn't hold much hope we will recover monies, we r an unsecured creditor we think?? in general banks not too willing to lend to owner builders, although we have not tried every single one yet. Considered selling - but will not recover what we have already completed on the property. Living in temporary caravan/shed conditions.

### Govt Requests -

1. Even though we do not fall under BSA - surely as a consumer from any business, be it building or other, surely we should be entitled to some recompense.  
Compensation for us and others would be ideal but some form of financial assistance in general - lower rate loan to cover loss perhaps, trade suppliers assist by minimal trade rates not exhorbitant retail prices maybe.
2. Businesses/people surely should not be allowed to continually trade once bankruptcy declared. Many are aware of the loopholes in avoiding responsibility for their actions.  
Laws regarding Directors responsibilities for businesses operating above a certain threshold be made so that they have to think twice before setting up a business again, that they have to prove they hold certain permanent assets that cannot be sold/hidden passed to partners etc and can be made available to creditors should liquidation result from bad managment.
3. Voluntary liquidation firms, who governs these or is it the govt who ensure they r first in line for any payments due before joe bloggs here? Perhaps if the list of who got paid first was turned upside down, maybe the laws governing businesses would be made more stringent. Yes dream world!!!!
4. We understand that many sub contractors and suppliers have been owed money many months, and as mentioned one couple have been waiting for their home over 18mths. Its a shame this could not have been made more evident earlier, to the many more unsuspecting clients/sub contractors/suppliers. Do courts publically list cases - something like the name and shame drink drivers that I noticed recently in the local paper, or even make this freely available. Apologies for our ignorance or is it the fact we don't spend our time doing our homework?? researching , reading, and generally sitting in front of computers looking up facts from BSA (even though their info seems a little unreliable) ASIC, Office FairTrading, etc etc instead of having to work, live hopefully

relax occasionally and joy.... enjoy sunny Queensland.

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#### History

We signed a contract April 24 2008 supposedly with Steelsmart - Burnett regions (SSM Products Pty Ltd) for \$92,840 for a kit home. All internet/telephone transfers Paid to SSM Products Pty Ltd local Suncorp branch, half 30/4/08 and rest in 2 stages Jun and Jly - Contract SSM08/V01 (if this means anything now) signed by John Biles

July 08. Frame kit received

Mar 09 After number of queries/greivances with the kit we began telephoning, then emailed Steelsmart stating we were ready for roof delivery, roof quotes and info.

April 2009 Received roof from Hervey Bay??

April 27th - 10th May We telephoned and emailed a number of times for missing sections of the roof, and that we wanted delivery of next stage - Bricks and windows. Calls were avoided from this point, we became worried and finally rang a couple of local companies to see if they had any orders for us to find out they had but were on hold until payment had been recieved from Steelsmart.

27/5/09 John Biles telephoned us to notify us that BSA had suspended office etc etc.and was looking into financial capitilisation of the business. Around this time TV News reports confirmed worst.

Regards Susan and Steve Stanger

## **Robert Brough – Coral Coast Homes Statement**

### **Statement from Robert Brough dated 13<sup>th</sup> June 2009**

Email [arbrough@yahoo.com.au](mailto:arbrough@yahoo.com.au) Mobile: 0417 191 560

Following is a brief outline of my experience with John Biles and Coral Coast Homes (CCH)

- My son, Craig Brough, who was experiencing problems with being paid by CCH, asked me to ring John Biles and apply for a job to help him sort out his business.
- I rang John Biles and after a conversation he asked me to come to work for him. The position was to put systems in place and to look into ways to record jobs/schedule trade contract flow. I fully believed that I, with my experience, could assist with procedures to enable CCH to become profitable, however, as time passed, it became increasingly evident that John Biles seemed disinterested in attempting to make this happen.
- I set up a manual system to track actual cost versus quotes by stages. This was never followed.
- John was to report to me each morning on job status. This never happened.
- I spent my time doing take-offs, costing and raising purchase orders, until my son Craig had been paid.
- During this time, I was becoming increasingly uncomfortable with the way clients, suppliers and tradespersons were being treated by John Biles
- My code of ethics instills confidentiality, and to sit by and be unable to speak out about the happenings in the office of CCH was very difficult for me.
- I rang the BSA and spoke to Carol on 3225 2908 on two occasions. The first was to request that they put in place an investigation to uncover what was actually happening within CCH
- I was becoming increasingly uncomfortable and concerned about the situation, and rang Carol at BSA again on 31<sup>st</sup> October 2008.
- This conversation was extensive, and I relayed my suspicions about trading insolvent, mentioned the frequency of 'shredding paper', unpaid contracts, dissatisfied and 'ripped off' customers. I also discussed the possible falsification of accounts to justify renewal of their BSA license in June 2008.
- I was then asked if I would gather more information for the BSA, to which I replied that it was their job to do that, not mine.
- I was also informed by the BSA that they (CCH) already had two strikes against them, and only needed one more to be investigated fully.
- In light of the number of people who had already made their own complaints, I assumed that they should have had enough ammunition to launch an investigation.
- I remained employed on a casual basis until January 2009, but as I was becoming increasingly stressed by the dishonesty and misconduct within CCH, I was happy to walk away.

I would like to add at this point in time, that I wish to stay out of the public eye regarding this case, and believe that to become heavily involved will be detrimental to my health, as I have a heart condition. However, I will speak with Rob Messenger if he wishes me to do so. With regard to the meeting last Thursday evening, I believed it was an administration meeting, and I only went along to lodge my claim with everybody else, as CCH owe me superannuation money. My claim is peanuts compared to others who are owed money and homes, so I will not be pursuing my claim. The meeting was very stressful to me and my wife, and I could not sit there and say nothing, as I believe a lot of these problems could have been avoided if the BSA had investigated earlier.



## **Coral Coast H - Statement from Craig Brough dated 13<sup>th</sup> June 2009**

Email cmbrough@bigpond.com

Mobile 0407 589 204

Following is a rough outline of my experience with regard to Coral Coast Homes.

- I started work for Coral Coast Homes (CCH) in February 2008 as a plumbing sub-contractor
- After a few months I realized CCH had managed to reach the point of owing me over \$50k.
- I was forced by John Biles to beg for payment, and subsequently hold client's houses to ransom to force payment from CCH
- After receiving some payment I insisted on cash up front to be paid to me for contract work CCH asked me to complete
- I was frequently contacted by clients as they had been told lies about promises of work that I was supposed to be fulfilling
- I was contacted by Wayne and Ruth Powell (0418 844 665) around August 2008
- They gave me the number of 'Carol' (Senior Compliance Officer) at the BSA at that time
- I subsequently rang Carol on 2/10/08; 24/10/08; twice on 23/12/2008
- I had also rung BSA before this and got nowhere
- I gave this number to other people who definitely rang – Robert Brough; Daniel Murphy; Kevin Bragg and Trent Slayter (Plumbwise)
- Ruth Powell has subsequently told me she rang BSA in June and has a letter from BSA dated **1<sup>st</sup> August 2008**, referring to investigating allegations of CCH trading insolvent
- I was continually concerned and mentioned to the BSA several times that I was not only concerned for my own business, but was also worried that clients of CCH were going to get hurt, because of the way CCH were operating
- I kept calling the BSA even after I had received all payment owed to me by CCH because I was still concerned about inferior workmanship, underhanded dealings, insolvency and the way home owners were being treated by CCH
- I believe it is not only John Biles that is accountable, as I believe John Nairn who was working as their accountant should also be accountable

- I also told BSA that I could not believe the size of deposits that CCH were asking for and receiving, as I thought it was illegal, under contract format and payment schedule. Even loan providers were enquiring about procedures followed.

- I must also stress that these dealings with CCH brought me and my family under a lot of stress, and I do not wish to be in the media or court spotlight, as I do have a small business to run and keep profitable in this small town mentality and economic times. I will however speak directly to Rob Messenger



# BUILDING SERVICES AUTHORITY

Contact: **Jason Ng**  
BSA Office: **Brisbane**  
Telephone: **3405 3929**  
Fax: **3247 5674**

Your Ref:  
Our Ref: **1-1003456**

**BRISBANE**  
299 Montague Road  
West End QLD 4101  
Fax 3225 2999  
PMB 64  
Coorparoo DC  
QLD 4151

**GOLD COAST**  
Robina Super Centre  
86 Robina Town  
Centre Drive  
Robina QLD 4226  
Fax 5575 7666  
PO Box 3186  
Robina Town Centre  
QLD 4230

**TOOWOOMBA**  
Clestrain Mall  
131A Herries Street  
Toowoomba QLD 4350  
Fax 4638 1917  
PO Box 107  
Toowoomba QLD 4350

**SUNSHINE COAST**  
Cnr Baden Powell Street  
and Maroochydore Road  
Maroochydore QLD 4558  
Fax 5459 9655  
PO Box 218  
Maroochydore QLD 4558

**MARYBOROUGH**  
208 Lennox Street  
Maryborough QLD 4650  
Fax 4122 3814  
PO Box 796  
Maryborough QLD 4650

**ROCKHAMPTON**  
164 Berserker Street  
Cnr Elphinstone Street  
North Rockhampton  
QLD 4701  
Fax 4926 1377  
PO Box 6337  
Central Qld Mail Centre  
QLD 4702

**MACKAY**  
25 River Street  
Mackay QLD 4740  
Fax 4953 4151  
PO Box 1254  
Mackay QLD 4740

**TOWNSVILLE**  
287 Ross River Road  
Aitkenvale QLD 4814  
Fax 4725 3401  
PO Box 140  
Aitkenvale QLD 4814

**CAIRNS**  
181 Aumuller Street  
Westcourt QLD 4870  
Fax 4048 1124  
PO Box 2118  
Bungalow QLD 4870

1 August 2008

Ruth Powell  
PO BOX 6273  
BUNDABERG EAST QLD 4670

Dear Ms Powell

## ALLEGATIONS OF MONIES OWED - COMPLAINT AGAINST CORAL COAST HOMES PTY LTD

I refer to your notification to the Queensland Building Services Authority (BSA) on 01/08/08 claiming Coral Coast Homes Pty Ltd has failed to pay you monies owed.

### What BSA may do

All BSA licensed builders and trade contractors are required to meet certain financial requirements as set out in the Financial Requirements for Licensing Board policy. The BSA can conduct a financial audit of a licensee if the BSA is satisfied, because of information received, that there are reasonable grounds for concern the licensee does not meet BSA's Financial Requirements for Licensing. Failure by a licensee to pay subcontractors and suppliers in accordance with agreed trading terms is an indicator that the licensee may not satisfy the Financial Requirements for Licensing.

BSA will use the information supplied by you to determine if there are reasonable grounds to conduct an audit of the licensee who has not paid you. During such an audit BSA requires the licensee to have their external independent accountant verify to BSA that the licensee meets the Financial Requirements for Licensing and is able to pay its debts as and when they fall due.

Please note BSA cannot disclose any information to you in relation to financial audits, including whether or not an audit has commenced.

You may be requested to provide copies of contracts and outstanding invoices to verify your claims of non payment. You may also be contacted to verify claims by the licensee that there are no outstanding monies owed to subcontractors and suppliers.

BSA will not disclose your name or the details of your complaint without your permission. This information is kept confidential and is used to verify claims made by the licensee, particularly claims that subcontractors and suppliers are not owed money.

BSA is unable to recover any monies on your behalf. As BSA cannot inform you whether or not an audit has commenced it is important you take appropriate action to recover monies owed.

### **Getting paid**

BSA recommends you seek independent legal advice or consult your industry association in relation to options available to you to obtain payment of monies owed. Avenues available include, but are not limited to:

- The Building and Construction Industry Payments Agency (BCIPA) – For further information please visit BCIPA's website at [www.bcipa.qld.gov.au](http://www.bcipa.qld.gov.au) or contact them on 1300 272 272 for an information booklet;
- The Commercial and Consumer Tribunal - For further information please visit the CCT's website at <http://www.tribunals.qld.gov.au/B/index.shtm> or contact them on 3247 3333;
- Lodging a charge under the *Subcontractors Charges Act 1974*;
- Dispute Resolution Centres;
- State and Federal Courts;
- The Small Claims Tribunal; and
- Industry Associations.

Your solicitor will be able to advise you of the appropriate action to take for your particular circumstance.

### **Judgment Debts**

If you take legal action against the contractor and judgment is awarded in your favour by a court, please advise BSA. Legislation allows BSA to impose demerit points against a licensed contractor who fails to pay judgment debts. Each unsatisfied judgment debt attracts 10 demerit points.

Licensed contractors who accumulate 30 demerit points within a three year period can be disqualified from holding a licence for a period of three years. To promote payment demerit points imposed for unsatisfied judgment debts are removed once BSA is satisfied the debt has been paid.

Thank you for bringing this matter to the attention of BSA.

Yours faithfully



**Jason Ng**  
**Compliance Support Officer**



**WILLCRETE Concreting Services**  
**Jamie Williams and Hayley Bell**  
**497 Boat Harbour Drive**  
**Torquay Qld 4655**  
**Telephone: 07 41946869**  
**Mobile: 0407961697**  
**Email:willcrete@bigpond.com**

14<sup>th</sup> June, 2009

Dear Rob,

With reference to our telephone conversation on 11<sup>th</sup> June, 2009, please find the following attached to this letter.

- A summary of our telephone conversations with the BSA
- Questions from Willcrete Concreting Services to the BSA
- A copy of the News Mail article dated 26<sup>th</sup> May, 2009
- A copy of the ABC news article dated 26<sup>th</sup> May, 2009

If you require any further information, please don't hesitate to contact us.

Thanking you,  
Yours faithfully

Jamie Williams  
Hayley Bell

### Our Questions

Why weren't we told during our original phone call to the BSA that they weren't at liberty to say anything about anybody? We could then have made our own minds up as to whether we did the work or not! Giving us false hope and information..."he is not under investigation" has put pressure on our family, health and business. We are owed \$5,751.90 from Coral Coast Homes for one job. We spent approximately \$500 on accommodation and other expenses, and have since had to pay \$2,310 in wages to our workers from money we've had to borrow from the bank. Who do we trust? How do we know whether we can trust another builder? We thought the BSA was there to assist us with that? What are they really there for? A switch board to the BCI and other organisations? A support system for fraudulent builders?

Why was the female consultant on 21<sup>st</sup> May, 2009 the only person from 5 phone calls to the BSA to actually assist us without beating around the bush?

Why too was this lady able to divulge information that others either didn't seem to have the time for or weren't able to disclose to us?

Why did we have to probe for answers to our questions on 4 out of 5 conversations we had with the BSA?

**Summary of Telephone Conversations between**  
**Willcrete Concreting Services**  
**and the BSA**

**6<sup>th</sup> May, 2009**

Jamie called the BSA asking if Coral Coast Homes and John Biles were okay to work for. After a brief discussion, the male consultant responded with, "all I can say is he is not under investigation". Jamie continued to probe him for more information and then went into a discussion about RPC (Real Property Constructions). The BSA consultant said he didn't know anything about that and couldn't discuss it. He then admitted knowing about RPC after Jamie told him it was "all over the papers and the biggest building company to go down in Queensland". He then referred Jamie to the BCI website.

**21<sup>st</sup> May, 2009**

Jamie made a second call to the BSA as he was worried about getting paid from John Biles and Coral Coast Homes. After a brief discussion the female consultant said she would look it up. She then informed Jamie that, "he is on a restricted license". Jamie asked why he was not told that previously. She said she "didn't know". The consultant then went on and looked up the BCI website for Jamie and let him know there was nothing on there for John Biles or Coral Coast Homes. After doing this she explained the recovery process to Jamie.

**26<sup>th</sup> May, 2009 8:15 am**

Hayley heard briefly on seven news last night that the BSA couldn't do anything further until they had a list of people owed money. She called the BSA to inquire about this so they could add Willcrete to their list. The female consultant knew nothing about it and would not take our details. The consultant told Hayley to continue lodging the monies owed complaint form. She also informed Hayley that John has had his license suspended and that the BSA didn't know who the liquidators would be.

After more discussion, I was then told John Biles was on a restricted license, and his license had not been cancelled so I could still lodge a claim with the BCI.

**27<sup>th</sup> May, 2009**

Hayley called the BSA again today frustrated at not being able to follow the process with the BCI, as she could not serve Coral Coast Homes with the payment claim form because they had closed their doors. She was told to wait until Coral Coast Homes was in the hands of the liquidators. I let them know that they weren't going into liquidation and that the BSA were assisting in restructuring Coral Coast Homes (see News Mail article 26<sup>th</sup> May, 2009).

After Hayley mentioned that, the male consultant recommended she talk to the BCI and seek legal action. She mentioned she'd already done that but could not follow their process as we had no contact details and Coral Coast Homes office was closed. She had to relay this several times over the course of her conversation with this man.

After getting annoyed with the consultant's response but remaining calm, she mentioned that we would not have been in this situation if the BSA had not told us that Coral Coast Homes or John Biles were not under investigation. The man said that Jamie's phone call probably didn't fit into the same time frame as the complaints being made. She let him know that Jamie had called in early May and Ian Jennings had made a statement in an ABC news article (see ABC News article dated 26<sup>th</sup> May, 2009) saying "over the last few months we have been investigating Coral Coast Homes, there have been a number of conditions that have been put on their license".

The consultant then went on to say that the BSA wouldn't have been at liberty to say anything as it probably hadn't been investigated properly at that stage. He said every licensee has the right to be thoroughly investigated before their situation goes public.

### **11<sup>th</sup> June, 2009**

Hayley called the BSA wanting to know a name and fax to forward our monies owed complaint form to the BSA. She was told there was nothing the BSA could do as it was in the hands of the liquidator. As per usual Hayley probed for information, wanting to know if she could still fax the form as we would like to have the opportunity to finish Coral Coast Homes work. The female consultant said that we wouldn't be offered the work as it is contracted out to one of the builders on their list. Hayley asked if they could pass our information onto the builder and the consultant said that it was up to the builder what subcontractors they used.



**WILLCRETE Concreting Services**

**Jamie Williams**

**497 Boat Harbour Drive**

**Torquay Qld 4655**

**Phone (07) 41946869**

**Mobile 0407961697**

**Email:willcrete@bigpond.com**

Saturday, 13<sup>th</sup> June, 2009

Dear Rob,

With reference to our telephone conversation on Thursday, 11<sup>th</sup> June, please find attached all correspondence I have had with John Biles and Coral Coast Homes Staff to date.

I have also included a copy of:

- a Master Builders contract for the work completed, which John Biles failed to sign;
- a copy of the invoice handed to John Biles' supervisor David Mackley;
- a copy of the original email John sent me; and
- a copy of an email from BM Agency (debt collectors).

If you require any further information, please don't hesitate to contact me.

Thanking you,  
Yours faithfully

Jamie Williams

**Summary of Correspondence between**  
**Coral Coast Homes**  
**and**  
**Willcrete Concreting Services**

**Prior to 5<sup>th</sup> May 2009**

I called John Biles several times over a course of 6 months as I was told he needed a concreter. I only spoke with him twice. During the course of me calling there was a period where his number was disconnected.

In late April, I quoted a Coral Coast Homes driveway at Toogoom.

**Tuesday 5<sup>th</sup> May, 2009**

John Biles contacted me wanting me to pour a slab at Lot 339 Peggy Drive, Coral Cove. If I didn't pour the slab that week then he would organise another concreter. He told me the profiling for the job had already been done so I questioned him as to whether the other concreter knew that about someone else completing the work. His response was, "he has let me down, so I'm going to give you a go at it. Can you give me a price?"

He immediately emailed me the plans which I couldn't download (see email). I explained this to John and told him I'd give him a price over the phone. He discussed the plans and he agreed to my price of \$21m2. John was to organise and pay for materials and concrete.

I also told John that I wouldn't be pouring a raft slab as I only do strip footings. He was more than happy to change his slab plans.

I asked John how long payment would take. He stated 14 days. I said I would only do the job if I got paid on the Friday 22<sup>nd</sup> May as 14 days fell on the following day (a Saturday). He said "okay, I'll put it into the computer now to make sure it goes through on that day".

**Wednesday 6<sup>th</sup> May, 2009**

I paid for accommodation for myself and two workers for two nights which came to a total of \$300. I also paid for everyone's meals for three days which cost approximately \$120. My fuel costs were \$80. Workers' wages came to a total of \$2,310. So my total out of pocket expenses was \$2,810.

**Thursday and Friday 7<sup>th</sup> & 8<sup>th</sup> May, 2009**

The supervisor, David Mackley was waiting at the site with plans. I asked him about the other concreter "as I didn't want him coming around and getting the shits". He assured me that the concreter knew about it and everything was fine.

I questioned David as to whether I was only doing this slab for Coral Coast Homes. He said "there were two more driveways to start straight away and that there were some slabs to do in Childers". He assured me that I had all of there work.

Work continued as normal over these days.

#### **Saturday 9<sup>th</sup> May, 2009**

John Biles came to the site for approximately 20 minutes. He never introduced himself or had any direct contact with me. I assumed he was one of the concrete truck drivers until he drove away in a dual cab ute. I later found out that John Biles made a comment to the concrete pump operator about us, "these guys are good".

Hayley called me warning of all the media coverage about non payment to sub contractors.

I questioned other workers about payments from John and they assured me that he paid. "Sometimes he was slow, you just had to give him a call and your money would be in the bank."

#### **Tuesday, 12<sup>th</sup> May, 2009**

John Biles called. He was questioning me about how much concrete I used and asking me about pouring the two driveways. He said, "I'm probably talking out of school here as I've only worked it out on paper, but you've used too much concrete". I said I hadn't as we'd changed the plans from a raft slab to a strip footing which obviously uses more concrete.

I also said, "I can probably say the same thing (speaking out of school) as I'm worried about getting paid with all the bad publicity around". He responded rudely with, "I said I was going to pay you didn't I". He then casually went on to talk about the two driveways. He said, "I'll ring back and work out a price".

#### **Friday, 15<sup>th</sup> May, 2009**

David Mackley called asking when I was coming up to do the driveways. I said, "John was supposed to ring and work out a price". David responded with, "No just come up and do it, he doesn't mind, just bill him". I replied with, "No, I'm not doing that, I need to work out a price. I can't get up there next week. John hasn't got back to me so I've organised other work. I can come up the following week but I need to get a price organised. I prefer to wait until I get paid".

#### **Thursday, 21<sup>st</sup> May, 2009**

I called all the phone numbers I had for Coral Coast Homes including Steel Smart Homes continuously to confirm my payment was going ahead as organised. A woman finally answered one of the office phones. I questioned her about my payment and she said she was not sure about my payment and would have to call me back. I never heard from anyone again, but continued to call even after hearing their office had closed.

#### **Monday 25<sup>th</sup> May, 2009**

Hayley spoke with the Master Builders in relation to John Biles' Master Builders Contract (see contract attached). The woman on the phone said that John Biles was not a member of the Master Builders but was aware that he was using their contracts.

**Tuesday, 2<sup>nd</sup> June, 2009**

I hired debt collecting agency BM Agency to pursue my payment of \$5,751.90 from Coral Coast Homes. They completed some investigations and said there does not look like much of a chance of recovery. (see email attached)

**Thursday, 11<sup>th</sup> June, 2009**

Hayley contacted SV Partners in regards to being on the list of creditors. Biles had added us to the list, but as being owed \$627.76 as compared to the true amount of \$5,751.90 (see invoice attached). I would have been out of my mind to have a total expenditure of \$2,810 and to receive a total payment of \$627.76 from Biles.

## Valerie Bayle – Coral Coast H Statement

**From:** valerie bayle [<mailto:mistonmoore@aapt.net.au>]

**Sent:** Saturday, 13 June 2009 2:36 PM

**To:** Burnett Electorate Office

**Subject:** Coral Coast/Steelsmart Homes

Hello Rob

My name is Val Bayle, we met at the meeting last Thursday evening concerning the above builder.

Thank you so much for listening and caring for us sad group of clients.

I recently moved here from Brisbane as a new retiree and I first walked into Steelsmart Homes last October after seeing an advert by Steelsmart in the local paper.

A proposed house design on paper was discussed with John Nairn and by Nov/Dec serious plans were taking place and I had explained my financial situation concerning payments involving my Superannuation and that I would produce the first initial kit payment by the end of January after my proposed retirement date of 2nd Jan.

The preliminary house plans, internal fittings, painting, flooring etc was discussed and decided by Christmas.

I signed a contract with Steelsmart for the steel kit home and another contract with Coral Coast Homes both together supposedly saving \$5,000 on 4th December and was then requested to pay a deposit of \$5,500. to Coral Coast Homes. I had limited funds at that time and only paid \$5,000.

John Nairn suggested because of the Christmas break Council approval would be delayed and promised my land would be cleared and kit ordered and delivered by February after my cheque for \$69,000 was received.

After Christmas I was told by John Nairn my file had been lost during their move to the new premises so some of the already agreed documentation had to be redone.

The initial drawings were inaccurate and many mistakes were evident and so they had still not been submitted to Council and John Biles was trying to negotiate with Council over the correct installation of the septic system as my block backs onto a nature reserve and 2 streets back from the beach at Moore Park. More time wasted.

March brought more problems with the appointment of a projects manager having his car broken into and guess whose plans and paper work were stolen - yes - mine of course.

After many trips to the office of C C Homes where discussions with John Biles and John Nairn took place, I started to demand they do something other than paper work as my tenancy was running out by 1st August. John Nairn was still stating that my house would be completed by mid June. More of the same continued with changes to my initial plans and more money asked for.

By 2nd April block was cleared

9th April boxing for concrete completed in pouring rain

15th April concrete slab was laid

Within 2 days of the concrete being poured John Nairn was demanding another payment this time to Coral Coast homes and a cheque was hand delivered by myself for the amount of \$60,000 on 1st May. Again I stated to John Nairn I was not happy about the slow progress of building my house and he looked me in the eyes and said everything

was ok after taking my cheque; also if the business was to go broke insurance would cover the building of my home to which I replied I didn't want insurance I just wanted my house built!!!!

Yet still at this stage discussions between both Johns and myself were ongoing concerning under the house support posts and major roofing issues supports still to be rectified and approved, together with the ongoing septic issues as the initial submission has been rejected by Council. Nothing had been finalised other than the laying of slab.

6th May John Biles came to visit me at Moore Park following my e-mail stating my concerns about the whole process to that stage of building my house. He assured me and stated everything was good and he was gradually working through issues despite the recent bad publicity by the media.

8th May sent another e-mail to John Nairn

12th May went to see John Nairn, told me my frame would definitely be on site by the following week and we discussed the proposed electrical plan.

19th May phoned John Nairn because frame hadn't arrived was told they were all at a meeting and I asked if either John could ring me asap. Nobody rang.  
Rang again on the Friday morning and was greeted by the answering machine.

25th May went to the offices and the doors were shut.

I then approached G James Glass in person afterwards to see if my promised glass had been ordered. No it had never been ordered and they were waiting to hear from C C Homes concerning other orders. The staff were very good and suggested I go home and ring BSA

I took their advice and aired my concern to BSA Brisbane who explained I would be covered under insurance and they said they would ring me back soon.

Next day C C Homes Licence was suspended.

28th May I received a letter from BSA stating I would have to prepare a case and submit all documents, plans receipts etc detailing transactions with CC Homes to date.

1st June I sent copies of all documents by Registered Mail to the Head of BSA Brisbane. I have heard nothing since from them

8th May - rumours that BSA would not pay anything out concerning Steelsmart

11th May Attended meeting at Neighbourhood Centre.

This small report is only a rough account I hope will give you an idea of my dealings with C C Homes and Steelsmart.

I can say that by Easter I was getting suspicious and my dealings were mostly with John Nairn, a very clever man and smooth talker.

I suspect they were insolvent even before Christmas and were looking for other victims to pay off some of their debts. What a mess and very disturbing, so much for a new retired peaceful life????

I hope this will be of use to you and I can be contacted at home by phone 4159 8049

My e-mail address is [mistonmoore@aapt.net.au](mailto:mistonmoore@aapt.net.au)

Thank you very much for caring and listening to all of us.

Yours sincerely

Valerie Bayle

13.6.2009



Hi Rob

Hope this helps.

Please keep me posted.

Kindest Regards  
Ruth Powell

From: [goldstarbundy@msn.com](mailto:goldstarbundy@msn.com)  
To: [wayneruth@hotmail.com](mailto:wayneruth@hotmail.com)  
Subject: FW: Ruth Powell/John Biles  
Date: Fri, 12 Jun 2009 11:01:35 +0000

From: [goldstarbundy@msn.com](mailto:goldstarbundy@msn.com)  
To: [berniec@regalline.com.au](mailto:berniec@regalline.com.au)  
Subject: Ruth Powell/John Biles  
Date: Thu, 7 Aug 2008 02:40:51 +0000

Hi Bernie sorry I took my time getting back to you,

Re;John Biles and the Qbsa.

Like you I have tried many ways to get my money from him and the Qbsa is one angle but in the passed they have not been interested until this time.

I rang them and asked if they could see if John Biles or Auz Land homes or Coral Coast homes where trading 'insolvent'. The lady I spoke to said do you mean 'Allegation of Moneys Owed' I said yes (as that is the same thing).

Well she was only to happy to take all the info I could give her, that included moneys outstanding invoice and invoice numbers dates of invoices and the date the money was due, any money that I have received (if any towards outstanding invoices) any

contracts that might be in place.

The phone call went for about 1/2 hour (I was so surprised they listened and took details). She also asked if I knew anyone else who was having trouble with him and I said yes and she asked that I contact those people and ask them to contact Bsa.

Since then I have received a letter of acknowledgement from them and have attached it for you to read as well.

Please keep in contact.

Kindest Regards

Ruth Powell

Painter Powell Mobile 014 88 66 665

08/08/08

Hi Rob

Hope this helps.

Please keep me posted.

Kindest Regards  
Ruth Powell

From: [goldstarbundy@msn.com](mailto:goldstarbundy@msn.com)  
To: [wayneruth@hotmail.com](mailto:wayneruth@hotmail.com)  
Subject: FW: Ruth Powell/John Biles  
Date: Fri, 12 Jun 2009 11:01:35 +0000

From: [goldstarbundy@msn.com](mailto:goldstarbundy@msn.com)  
To: [berniec@regalline.com.au](mailto:berniec@regalline.com.au)  
Subject: Ruth Powell/John Biles  
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Kindest Regards

Ruth Powell

Painter Powell Mobile 014 88 66 665

08/08/08