

Inspections — Mindy’s Contractor Shell Game

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Mindy’s “Contractor Shell Game” — How It Works

Mindy uses a predictable pattern — a **contractor shell game** — where she finesses the language of licensed, insured contracting, yet brings in an unlicensed worker to perform carpentry, plumbing, and electrical alterations without a sitemap or a plan. She then rewrites the narrative to shift responsibility onto Merrill — the only tradesperson on site with actual carpentry and experience **building to code**.

I. Summary of the Pattern

1. She tells Merrill that “everything must be done by contractors,” “insurance is required,” and he is not allowed to interfere.
2. She hires **Vance**, an unlicensed and unqualified worker, to perform demolition and plumbing tasks that:
 - Require training
 - Affect structural integrity
 - Require permits
 - Impact electrical adjacency
 - Demand wet-wall compliance, vapor barriers, and bonding
3. She diminishes Merrill’s qualifications, despite him being the only competent tradesman on the property and the only person who identified the relevant code-compliance problems.
4. She mischaracterizes **Vance** as a “helper” when she wants to lie her ass off on the stand.
5. She later criminalizes Merrill’s corrective actions, even though his limited interventions were the only competent efforts made on the site.

This sequence is the essence of the **contractor shell game**.

II. Text Messages That Prove Knowledge of Contractor Requirements

The text messages (IMG_7206–IMG_7213) show Mindy:

- Referring to “the contractors”
- Discussing their schedule
- Explaining delays based on contractor availability
- Mentioning tasks the contractors “still need to do”
- Describing them as responsible for the plumbing and interior work

These messages occurred **before** police reports, retroactive permits, or her claims of “not knowing contractors were required.”

They are direct evidence of her knowledge and intent.

III. The Actual Onsite Reality — What Merrill Identified, and What Vance Did

A. Merrill's Observations

Merrill identified immediately that the interior “piss-partition” revealed after Vance knocks the tiles off:

- Was **not original to the structure** (a post-factory modification)
- Had been **saturated for decades** from bathroom leakage
- **Could not legally serve as a wet-wall** in any conforming build
- **Had to be removed** for any safe reconstruction

This was not optional. It was a **technical and sanitary requirement**.

There was **no site plan, no construction map, and no design**.

Merrill was the only person putting the time and effort to do the real diagnostic work. Not Mindy. Not Vance.

B. What Mindy Told Merrill

Mindy repeatedly told Merrill:

- “We need licensed contractors.”
- “You can’t do anything without insurance.”
- “Only the contractors can do this.”
- “They’re going to install supply.”

These statements were used to **undercut Merrill’s expertise and standing as the tenant** while simultaneously justifying bringing in her own worker. This was literally happening in Merrill’s bedroom. (room 2)

C. What Mindy Actually Did: Vance’s Actions

Instead of “installing supply,” Vance:

1. **Installed the metal tub where it could not legally go**, attaching it directly to the compromised partition Merrill had already identified as non-compliant.
2. **Over-fastened the tub**, not with a reasonable tack-in, but with excessive fasteners that made later corrective removal damaging and unavoidable.
3. **Fastened the tub to the “piss-partition”**, ensuring that:
 - The tub had to come out if the partition came out
 - The partition had to come out because it could not be part of a conforming wet-wall
 - Therefore: **Vance’s installation forced the removal of both**
4. **Performed work unrelated to “installing supply,”** contradicting Mindy’s explanation for his presence.
5. **Created unsafe and non-conforming conditions**, including:
 - No vapor barrier
 - No bonding
 - Improper fasteners
 - Electrical adjacency hazards

- Ignoring the structural requirements of a wet-wall
-

D. Merrill's Corrective Work Was Minimal and Necessary

Merrill removed **only** what had to be removed:

- The **partition**, because it was a non-code, saturated, unsafe post-factory addition.
- The **tub**, because Vance's over-fastening made it impossible to remove the partition without removing the tub.
- **Targeted exploratory holes** to locate supply, vent, and electrical runs — the only way to determine what *should* have been present but was not.

This was the only carpenter work required to assess the true condition of the space.

E. Vance's Later Framing Was Reckless

Vance then moved to **Room 1**, where he:

- Framed all the walls and then green-rocked them all **immediately**, because he's a Doofus.
- Ignored:
 - Electrical runs
 - Venting
 - Backing
 - Load path
- Worked **with no supervision**
- Installed drywall ("rocked over") without:
 - Inspection
 - Documentation
 - Photographs
 - Any form of verification

The only insight into the interior of that wall came from **Merrill's exploratory openings**, which revealed:

- **Missing venting**
- **Unknown electrical routing**
- **No compliant plumbing**
- **No structural backing for fixtures, grab bars and the like**

Mindy has **no photographs**, because **there was nothing compliant to photograph**.

F. Photographic Evidence of Vance's Demolition and Improper Tub Installation

A — Before Vance's Tub Installation (Room 2 – Sept 10–11, 2025)



Original post-factory partition showing long-term saturation.



Structural view confirming it cannot be a wet-wall in any conforming build.

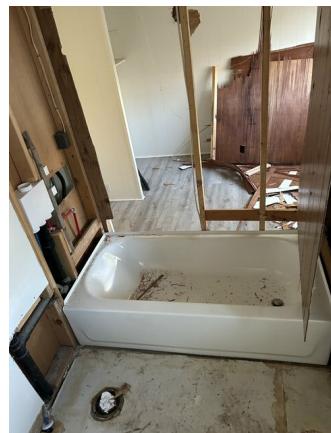
Findings:

- Post-factory Masonite partition saturated for decades.
- Cannot serve as a wet wall.
- Must be removed for sanitary and structural compliance.

B — Vance's Improper Tub Installation (Room 2 – Sept 13, 2025)



Over-fastened tub attached directly to unsafe partition.



Merrill's minimal corrective removal after discovering unsafe fastening.

Violations Created by Vance:

- Tub installed on non-wet-wall partition (**IRC R702.3.7**).
- Over-fastening made removal damaging and unavoidable.
- No vapor barrier, no bonding (**NEC 250.104**).
- Electrical adjacency hazards.
- Work not related to “installing supply,” contradicting Mindy’s explanation.

C — Why Removal Was Necessary

- Partition had to be removed due to long-term saturation and non-compliance.
- Tub had to be removed because Vance fastened it directly to the failing partition.
- Exploratory openings required to locate missing supply and vent lines.

IV. Legal Significance

1. **Her statements are contradicted by her own messages.**
She clearly knew contractors were required.
2. **Her choice to use unlicensed labor shows disregard for truth.**
3. **Her narrative that Merrill caused damage is inconsistent with:**
 - Vance's demolition
 - Vance's incompetent tub placement
 - Merrill's limited corrective actions
 - The physical reality of the walls
4. **Her retroactive reframing of Vance as a “helper” is inconsistent with the work he performed qua “contractor.”**

These contradictions go directly to **credibility, motive, and liability.**

V. Exhibits — Text Messages Showing Knowledge of Contractor Requirements

4:35



Mindy >



I ran the water inside all night in kitchen. It was orange in bathroom this morning. All the supply inside the house should go adios. I would prefer the copper replaced with Pex. I think this vid shows where new meets old. It's dry and lighted underneath. Vapor barrier intact.

I think no plumber wants people living there when they rough in supply.

All of it is being replaced next week. That's all in the scope of work. No one is asking you to live there, but my question is whether we should be moving you there or not. Meaning you don't have to be in places I push.

4:37



Mindy >



Thu, Sep 11 at 3:49 PM

How is there quarter inch 70s wood veneer behind the tub tile?

They expanded the bathroom into that bedroom in a remodel

Room 2 smells like piss with no puppy source.

We can figure out what might have leaked. No worries

I think I'm a step ahead of you because I sat there and puzzled it out. It is inevitable that the wall has to come down. Tell your guy not to breathe any of that shit. I'm out of there completely as well as pets. This shit is going to be dirty. All our stuff is stowed in room 3.

Ok. Like j said. We'll get to the bottom of whatever leaked for years or whatever. All good. He's a plumber. He'll know how to mask up or whatever. Not his first poop field.



iMessage



iMessage



4:38



Mindy >



Can it work for me to have Vance wait on the bathroom work and direct his attention to all the other water supply and faucet work so the kitchen and the front bathroom are done this week and then we move you this week and weekend into the front bedroom for the short term and the living room and kitchen and front bathroom, so Vance and other folks needed to do whatever we end up doing on the bathroom and laundry and hallway can get done once I clean up and sell watercress?

That was supposed to be the point. We locate where we want supply exactly and then get him on his way. We'll frame around him. Once we have supply, we can do the rest whenever. I could shit in a hole in the floor, and it would be fine.

I'm don't want the work to be done by us after the supply is moved, meaning i want to carry it to completion using contractors



iMessage



4:38



Mindy >



I'm don't want the work to be done by us after the supply is moved, meaning i want to carry it to completion using contractors that are licensed and insured etcetera and the best way for me to handle the expenses of it are to successfully get all items out of watercress (but not INTO the construction zone part of the new house) so i can wrap up and sell watercress for the capital recovery and then carry forward with the contractors on the next steps. So, again, please draw a pic of what you want the target to be and i will talk with Vance about doing the kitchen and front bathroom first so you can move into that section and we'll plastic off the rear and he can do all of that immediately next. Sound ok?

Sat, Sep 13 at 6:59 PM



iMessage



4:39



Mindy >

into that section and we'll plastic off the rear and he can do all of that immediately next. Sound ok?

Sat, Sep 13 at 6:59 PM



I could draw it or do it. I don't draw well, but I'm union-qualified for this work, unlike your retinue of contractors: Dennis, Spencer, Andrea, Sherri? It was too soon for me to see her. Do you know where mom's computer and is?

4:39



Mindy >

shutoff for the ridge supply, where I've made a hole. I'm wrestling between A) move the wet wall to where the toilet is. Or B) leaving the wall intact and flipping the appliances. Neither requires anything extra from Vance. We seem to agree that we both want Vance to focus on supply as far as the shut-offs. This unit becomes habitable when he turns on the pressure. The culprit was the galvanized pipe.

I'm just want to stay responsible for the work, and not mix even free contracting with all of the other things we coordinate. I will draw a vaguely accurate pencil drawing of the current plan and ask you to write in what you're hoping to have as the finished product. Once i get capital back on watercress, i will have some cash again as well as enough to hire for the wrap up of the work.

I can't picture what you're wanting based on the words in these texts. I'll sketch and you can mark up.

Sat, Sep 13 at 9:29 PM



iMessage



iMessage



4:40



Mindy >

on top or whatever dog sitting credits can be done. I simply don't have the money.

I'm heading out for a few hours to handle some things. Give it thought and let me know if any of these action plans are acceptable and if not, we need to figure out how to have you relocate in some other scenario.

It was a demonstrable death-trap. Also, you are talking X/Y problems on text.

Let's have you stay at Watercress. I can get your items and take them back to you and we'll figure things out from there.

None of your Nimrod "contractors" is going to touch my stuff.

I won't have them touch it. If you would like to pick it up, let's do that. I'm willing to get it if you prefer.

Mon, Sep 15 at 10:20 AM



iMessage



4:41



Mindy >

If your plan has Vance in it, it will not work. Maymie was never close to occupancy for reasons that I think both of you seem to be unaware of, enjoying each other's counsel as you do, with the exclusion of mine. I'm not averse to paying formal rent here at Watercress.

I need to sell Watercress as soon as you're able to relocate because I need to recover the money I have in it because I'm not as financially strong as I used to be and need to reduce what I spend and have money for more basic needs of my own and kids. If you have money for rent, can you rent a spot in a park or apartment? I was trying for an idea of a shared unit for you, but there are definitely older mobile homes for rent in existing parks that can be rented for about \$1,000 (all-in) or something like that. And if they want it, i could probably co-sign on a contract or one bedroom apartment etc.



iMessage

