

August 7, 2009

**PATRICIA LEE COMBS**  
38 CORTE PALMA  
SANTA ROSA BEACH, FL 32459

**RE: LOYD ESTES TARVER**  
COMPLAINT NUMBER 2009039837

Dear PATRICIA LEE COMBS:

We received and reviewed your complaint against LOYD ESTES TARVER. Based on the complaint and documentation collected, there is not enough clear evidence to prove that the person you identified in your complaint committed a violation of a licensure requirement. Therefore, we are unable to take further action. You may contact me if you have additional information to support your complaint.

If you believe that the person committed a criminal violation you should make your complaint to law enforcement. If you believe that the person violated an agreement you made with them, you may want to contact an attorney who can pursue your claim in civil court.

Thank you for bringing your situation to our attention.

Sincerely,

Freda Harris  
Consumer Services  
1940 North Monroe Street  
Tallahassee, FL 32399-0782  
Phone: 850.488.6603 FAX: 850.921.2124