

# Construction Bonds Inc.

November 7, 2016

J.R. Caskey, Inc.  
Mrs. Ginger Caskey  
2031 Val Park Drive  
Oilville, VA 23129

RE: Contractor Pre-Qualification

Dear Ginger,

Please use this with your customers as you see fit.

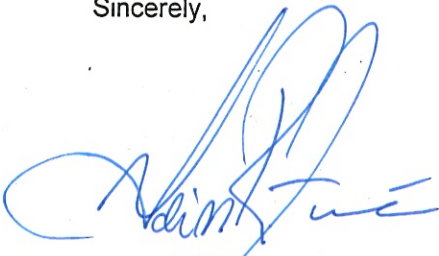
Construction Bonds, Inc. and *Travelers Casualty and Surety Company of America* has the pleasure of handling the bonding needs of **J.R. Caskey, Inc.** for over four years. **J.R. Caskey, Inc.** has always been efficient at providing any and all documentation required by surety. We look forward to continuing our relationship far into the future.

**J.R. Caskey, Inc.** has a current surety line of \$4,000,000 single, \$8,000,000 aggregate through *Travelers Casualty and Surety Company of America* which is A.M. Best rated, treasury-listed, "A++" bond company with the financial size of XV. **J.R. Caskey, Inc.** has successfully completed projects in this range and has always maintained healthy relationships within the industry. We appreciate the opportunity to work with **J.R. Caskey, Inc.** and will gladly entertain a request in the referenced range.

While we know of no reason at this time that would prevent us from issuing required payment and performance bonds, you understand that any arrangement for the bid or final bond(s) is a matter between the contractor and the respective surety and is subject to their normal underwriting standards, practices and conditions. These include, but are not limited to, the following: (1) client meeting all underwriting criteria at the time the bond(s) are requested, (2) review of bid or contract documents, (3) evidence of adequate financing, (4) bid spread of 10% or less, and (5) requests for final bonds are made prior to the commencement of work.

Please feel free to contact us if you have any questions.

Sincerely,



Edin R. Zukanovic