

Berkley Surety Group, LLC

August 10, 2009

To Whom it May Concern:

It is our pleasure to recommend a valued client, W.R. Newman & Associates, Inc. for your consideration in selecting a contractor. We currently provide surety bonds for W.R. Newman & Associates, Inc.

We anticipate no difficulty in being able to respond to the bonding requirements of any project subject to our normal review of contract and bond documents as well as any other pertinent underwriting matters at the time the bonds are requested.

We know you will find W.R. Newman & Associates, Inc. to be a highly regarded member of the construction industry. We have witnessed outstanding performance from W.R. Newman on behalf of their existing customers.

Berkley Regional Insurance Company has an A.M. Best Rating of A+ (Superior) and a Treasury Limit of \$61,030,000 as reported in the July 1, 2009 edition of the Federal Trade Register. Please contact our office if you have any questions concerning this information.

Sincerely,

BERKLEY REGIONAL INSURANCE COMPANY



Todd Buechter
Regional Bond Manager