



July 9, 2015

Balfour Beatty Construction
3100 McKinnon, Tenth Floor
Dallas, TX 75201

RE: Oscar Orduno, Inc.

To Whom It May Concern:

Oscar Orduno, Inc. has been a valued client of Mullis Newby Hurst, LP and a client of Washington International Insurance Company since April 2015. We have the highest regard for their professionalism, integrity and commitment to customer service.

Oscar Orduno, Inc. enjoys an excellent relationship with their surety, Washington International Insurance Company which has an AM Best A+ rating. Oscar Orduno, Inc. has a single bond capacity of \$5 million and an aggregate bond capacity of \$10 million. Please see attached for bond premium rates. We are prepared to execute the necessary performance and payment bonds upon request should Oscar Orduno be awarded a contract. As always, any specific commitment to bond would be predicated upon the company continuing to comply with all basic surety underwriting standards and a satisfactory review of contract terms, conditions and financing.

Our consideration and issuance of bonds is a matter solely between Oscar Orduno and Washington International Insurance Company, and we assume no liability to third parties or to you by the issuance of this letter.

We are pleased to highly recommend Oscar Orduno, Inc. to you. Please feel free to contact us should additional information be required.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Debra Lee Moon", is written over a horizontal line.

Debra Lee Moon
Attorney-in-Fact

NAS SURETY GROUP

**NORTH AMERICAN SPECIALTY INSURANCE COMPANY
WASHINGTON INTERNATIONAL INSURANCE COMPANY**

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT North American Specialty Insurance Company, a corporation duly organized and existing under laws of the State of New Hampshire, and having its principal office in the City of Manchester, New Hampshire, and Washington International Insurance Company, a corporation organized and existing under the laws of the State of New Hampshire and having its principal office in the City of Schaumburg, Illinois, each does hereby make, constitute and appoint:

SAMMY JOE MULLIS, JR., JOHN WILLIAM NEWBY, JULIE STORM, CHERI LYNN IRBY, WILBERT RAYMOND WATSON,
CAROLYN J. GOODENOUGH, MICHAEL L. TULLIS, SANDRA LEE RONEY, DEBRA LEE MOON, ANDREA ROSE CRAWFORD,
MARY JO ZAKRZEWSKI, JAMES B ROGERS JR., TROY RUSSELL KEY, and DAVID MICHAEL LAYMAN JOINTLY OR SEVERALLY

Its true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver, for and on its behalf and as its act and deed, bonds or other writings obligatory in the nature of a bond on behalf of each of said Companies, as surety, on contracts of suretyship as are or may be required or permitted by law, regulation, contract or otherwise, provided that no bond or undertaking or contract or suretyship executed under this authority shall exceed the amount of:


FIFTY MILLION (\$50,000,000.00) DOLLARS

This Power of Attorney is granted and is signed by facsimile under and by the authority of the following Resolutions adopted by the Boards of Directors of both North American Specialty Insurance Company and Washington International Insurance Company at meetings duly called and held on the 9th of May, 2012:


"RESOLVED, that any two of the Presidents, any Managing Director, any Senior Vice President, any Vice President, any Assistant Vice President, the Secretary or any Assistant Secretary be, and each or any of them hereby is authorized to execute a Power of Attorney qualifying the attorney named in the given Power of Attorney to execute on behalf of the Company bonds, undertakings and all contracts of surety, and that each or any of them hereby is authorized to attest to the execution of any such Power of Attorney and to attach therein the seal of the Company; and it is

FURTHER RESOLVED, that the signature of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be binding upon the Company when so affixed and in the future with regard to any bond, undertaking or contract of surety to which it is attached."



By 
Steven P. Anderson, Senior Vice President of Washington International Insurance Company
& Senior Vice President of North American Specialty Insurance Company



By 
Michael A. Ito, Senior Vice President of Washington International Insurance Company
& Senior Vice President of North American Specialty Insurance Company

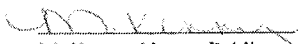
IN WITNESS WHEREOF, North American Specialty Insurance Company and Washington International Insurance Company have caused their official seals to be hereunto affixed, and these presents to be signed by their authorized officers this 1st day of July, 2015.

**North American Specialty Insurance Company
Washington International Insurance Company**

State of Illinois
County of Cook ss:


On this 1st day of July, 2015, before me, a Notary Public personally appeared Steven P. Anderson, Senior Vice President of Washington International Insurance Company and Senior Vice President of North American Specialty Insurance Company and Michael A. Ito, Senior Vice President of Washington International Insurance Company and Senior Vice President of North American Specialty Insurance Company, personally known to me, who being by me duly sworn, acknowledged that they signed the above Power of Attorney as officers of and acknowledged said instrument to be the voluntary act and deed of their respective companies.




M. Kenny, Notary Public

I, Jeffrey Goldberg, the duly elected Assistant Secretary of North American Specialty Insurance Company and Washington International Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney given by said North American Specialty Insurance Company and Washington International Insurance Company, which is still in full force and effect.

IN WITNESS WHEREOF, I have set my hand and affixed the seals of the Companies this 9th day of July, 2015.


Jeffrey Goldberg, Vice President & Assistant Secretary of
Washington International Insurance Company & North American Specialty Insurance Company

**North American Specialty Insurance Company
Washington International Insurance Company**

TEXAS CLAIMS INFORMATION

IMPORTANT NOTICE

In order to obtain information or make a complaint:

You may contact **Jeffrey Goldberg, Vice President – Claims at 1-800-338-0753**

You may call **Washington International Insurance Company and/or North American Specialty Insurance Company's** toll-free number for information or to make a complaint at:

1-800-338-0753

You may also write to **Washington International Insurance Company and/or North American Specialty Insurance Company** at the following address:

**475 N. Martingale Road
Suite 850
Schaumburg, IL 60173**

You may contact the **Texas Department of Insurance** to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

You may write the **Texas Department of Insurance**:

**P.O. Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
Email: ConsumerProtection@tdi.state.tx.us**

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim you should first contact the **Washington International Insurance Company and/or North American Specialty Insurance Company**. If the dispute is not resolved, you may contact the **Texas Department of Insurance**.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

ADVISO IMPORTANTE

Para obtener informacion o para someter un queja:

Puede comunicarse con **Jeffrey Goldberg, Vice President – Claims, al 1-800-338-0753**

Usted puede llamar al numero de telefono gratis de **Washington International Insurance Company and/or North American Specialty Insurance Company's** para informacion o para someter una queja al:

1-800-338-0753

Usted tambien puede escribir a **Washington International Insurance Company and/or North American Specialty Insurance Company** al:

**475 N. Martingale Road
Suite 850
Schaumburg, IL 60173**

Puede escribir al **Departamento de Seguros de Texas** para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al **Departamento de Seguros de Texas**:

**P.O. Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
Email: ConsumerProtection@tdi.state.tx.us**

DISPUTAS SOBRE PRIMAS O RECLAMOS:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el **Washington International Insurance Company and/or North American Specialty Insurance Company** primero. Si no se resuelve la disputa, puede entonces comunicarse con el **Departamento de Seguros de Texas**.

UNA ESTE AVISO A SU POLIZA

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Texas Rates

Subject: Premium Rates on Contract Bonds Class B Contracts

Contracts of this description include generally those involving architectural building construction, related subtrades, most engineering construction, concrete and excavation work and work performed underground or in or under water except where specifically rated elsewhere.

For Performance or Performance Plus Payment Bond(s)

Basic Rate Table

Where time for completion as stipulated in the contract is not over 12 months or 366 calendar days:

<u>Contract Amount</u>	<u>Premium Rate Per Thousand</u>
First \$100,000	\$25.00
Next \$400,000	\$15.00
Next \$2,000,000	\$10.00
Next \$2,500,000	\$ 7.50
Next \$2,500,000	\$ 7.00
Over \$7,500,000	\$ 6.50

Maximum - \$70.00 per thousand on the aggregate penalty of Performance and Payment Bonds.

Supplemental Rate Table

Where time for completion as stipulated in the contract is over 12 months or 366 calendar days:

Compute basic premium at above rates and increase this computation by 1% per month for each month over 12 months (disregarding a fraction of a month).