



More than a policy. A promise.

10/05/2017

Re: Houston Roofing & Construction, LLC, Houston, TX

To Whom It May Concern:

FCCI Insurance Company, through its agent, Dane Bubela with Frost Insurance, has provided surety credit to Houston Roofing & Construction, LLC for single projects in the \$1MM range, with aggregate work programs of about \$1MM. FCCI Insurance Company is rated "A" (Excellent) with a financial size category of A X by A.M. Best and has a US Treasury Limit in excess of \$50 million.

If Houston Roofing & Construction, LLC is awarded a job and requests that we provide the necessary performance and payment bonds, we will be prepared to execute the bonds subject to our acceptable review of the contract terms and conditions, bond forms, appropriate contract funding, and any other underwriting considerations at the time of the request.

Our consideration and issuance of bonds is a matter solely between Houston Roofing & Construction, LLC and ourselves, and we assume no liability to third parties or to you by the issuance of this letter. We trust that this information meets with your satisfaction. If you have any questions, please feel free to contact me.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "JM", is written over the typed name.

Jake Morphey  
Senior Surety Underwriter  
FCCI Group - Southwest Region  
Bond Department  
2435 N. Central Expwy., Suite 1000  
Richardson, TX 75080  
Cell: (254) 749 - 0597  
Email: [jmorphey@fcci-group.com](mailto:jmorphey@fcci-group.com)