



David L. Ebert
Hartford Bond
307 International Circle
Hunt Valley, MD 21030

June 13, 2018

Wycliffe Enterprises, Inc.
1341 Hughes Ford Road, Suite 101
Frederick, MD 21701

RE: Bond program

To whom it may concern:

This letter is to advise that Hartford Bond is the acting Surety for Wycliffe Enterprises, Inc. At the current time, we maintain a bond program for the Contractor of \$10,000,000 single / \$35,000,000 aggregate. Wycliffe Enterprises, Inc. is an account in good standing and we highly recommend them to you. We would consider a larger bonding program at the contractor's request.

Hartford Bond is a unit of The Hartford Financial Services Group (NYSE: HIG); a US based publically traded insurance company. The Hartford has an AM Best credit rating of A+15 and is on the US Treasury Departments list of approved sureties.

The Hartford expressly reserves the right to review and evaluate, prior to approval, all pertinent underwriting information, including but not limited to; the terms and conditions of the contract, bond forms, verification of adequate project financing and project specifications, prior to the issuance of any bonds.

Please feel free to contact me at 410-568-6526 or david.ebert@thehartford.com, if you should require any additional information. This letter will expire 180 days from the above date.

Very Truly Yours,

David L. Ebert
Bond Underwriter