Construction Bonds Inc.

July 31, 2018

Definitive Plumbing & Heating Mr.Keon Waters 5285 Rivendell Lane, Unit #3 Columbia, MD 21044

RE:

SUBCONTRACTOR PREQUALIFICATION

Dear Keon:

Please use this with your customers as you see fit.

Construction Bonds, Inc. currently handles the bonding needs of **Definitive Plumbing & Heating. Definitive Plumbing & Heating** is an active client of Construction Bonds, Inc. The contractor has always been efficient at providing any and all documentation required by surety. We look forward to continuing our relationship far into the future.

Construction Bonds, Inc. specializes in the placement of bid, performance and payment bonds with the SBA Bond Guarantee Quick App Program which provides bond guarantees up to \$400,000 per bond. Bonds are approved on an individual basis. Once approved, payment and performance bonds are issued by Navigators Management Company which is a Treasury-listed, "A" rated bond company. Based on the information presented to us currently, we feel Definitive Plumbing & Heating is qualified for projects up to \$400,000 Single / \$400,000 Aggregate.

You understand, of course, that any arrangement for the bid or final bond(s) is a matter between the contractor and *Navigators Management Company*, and is subject to our 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,

Nebiyou Aynu

