



June 21<sup>st</sup>, 2016

**RE: Highland Builders, Inc.**

To Whom It May Concern:

Highland Builders, Inc. is a valued client of Mullis Newby Hurst, LP and North American Specialty Insurance Company. We have the highest regard for their professionalism, integrity and commitment to customer service.

Highland Builders, Inc. is a valued client and has demonstrated the ability to perform contract work in a very professional and timely manner. They enjoy an excellent relationship with their surety, North American Specialty Insurance Company. At the present time, North American Specialty Insurance Company provides a \$25,000,000 single bond limit and a \$50,000,000 aggregate surety program to Highland Builders, Inc.

With a satisfactory review of the contract and other normal underwriting information we would anticipate no problems in providing the necessary Performance and/or Payment bonds. It is understood, of course, that any arrangement for performance and payment bonds is a matter between Highland Builders, Inc. and NAS Surety Group. We assume no liability to third parties or to you if for any reason we do not execute such bonds.

North American Specialty Insurance Company is "Treasury Listed" by the U.S. Department of the Treasury, and the A.M. Best Company has assigned North American Specialty Insurance Company a rating of A+ XV. North American Specialty Insurance Company is fully licensed and authorized to write bonds of this size and type in all 50 states.

Please feel free to contact us with any questions or comments.

Very truly yours,

A handwritten signature in blue ink that reads 'Debra Moon'.

Debra Moon  
Surety Account Executive