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NIELSON, WOJTOWICZ, NEU & ASSOCIATES

A NIELSON HOOVER GROUP COMPANY

SMART. UNCOMPROMISING. TIMELY. EFFECTIVE. NIELSON, HOOVER & COMPANY, INC. SURETY SOLUTIONS THAT MAKE A DIFFERENCE.

February 22, 2018

Re: Southern Foam Insulation, Inc.

To Whom It May Concern:

This is to advise you that our office has provided bid, performance, and payment bonds for **Southern Foam Insulation, Inc.** since 2014. The name of their surety is Berkley Insurance Company, which carries an A.M. Best Rating of **A+XV**, and it is listed in the Department of Treasury's Federal Register.

Based upon normal and standard underwriting criteria at the time of the request, we should be in a position to provide **Southern Foam Insulation, Inc.** Performance and Payment Bonds for the single projects in the amount of **\$750,000.00** and aggregate support in the amount of **\$1,500,000.00**. We reserve the right to review final contractual documents, bond forms and obtain satisfactory evidence of funding prior to final commitment to issue bonds.

Southern Foam Insulation, Inc. is an excellent contractor and we hold them in highest regard. We feel extremely confident in our contractor and encourage you to offer them an opportunity to execute any upcoming projects.

This letter is not an assumption of liability, nor is it a bid or performance and payment bond. It is issued only as a bonding reference requested by our respected client. We do not assume liability to any third party, including you, if we do not execute said bonds.

If you should have any questions, please do not hesitate to give me a call.

Sincerely,

Kevin Wojtowicz
Attorney-in-Fact
KRW/jmb

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