



NIELSON, WOJTOWICZ, NEU & ASSOCIATES
A NIELSON HOOVER GROUP COMPANY

October 9, 2017

Balfour Beatty Construction
3100 McKinnon Street, 10th Floor
Dallas, TX 75201

Re: Above All Caulking & Waterproofing, Inc.

To Whom it May Concern:

This is to advise you that our office has provided bid, performance, and payment bonds for **Above All Caulking & Waterproofing, Inc.** since 2008. The name of their surety for the past 2 years is **United States Fire Insurance Company**, which carries an A.M. Best Rating of A XIII, 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, **United States Fire Insurance Company** should be in a position to provide **Above All Caulking & Waterproofing, Inc.** Performance and Payment Bonds for the single projects in the amount of **\$3,000,000.00** and aggregate support in the amount of **\$10,000,000.00**. We reserve the right to review final contractual documents, bond forms and obtain satisfactory evidence of funding prior to final commitment to issue bonds.

Above All Caulking & Waterproofing, 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.

Please be advised that this letter is not pre-qualifying the client for Subcontractor Default Insurance. We accept no responsibility whatsoever as to the qualifying requirements of this client for the underwriting of Subcontractor Default Insurance.

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 yourselves, if we do execute said bonds.

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

Sincerely,

Kevin Wojtowicz
Attorney-in-Fact & Florida Resident Agent

KRW/jms

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