



March 13, 2013

RE: J. E. Charlotte Construction Corp.

To whom it may concern:

FCCI INSURANCE COMPANY is rated "A-" (Excellent) with a financial size category of IX (\$500 Million) by AM Best and has a US Treasury Limit exceeding \$43 million.

FCCI Insurance Company through its agent Atlas Insurance, provided surety credit to **J.E. Construction Corp.**, for single projects of \$3,000,000.00 and an aggregate uncompleted backlog of \$6,00,000.00. If **J.E. Charlotte Construction Corp.** is awarded the contract and required that we provide the necessary Performance and or Payment Bonds, will be prepared to execute the bonds subject to our acceptable review of the contract terms and conditions, closing documents provided by the bank, bond forms, appropriate review of contract funding and any other underwriting considerations at the time of the request. We hope the above demonstrates our confidence in J.E. Charlotte Construction Corp.

Our consideration and issuance of bonds is a matter solely between **J.E. Charlotte Construction Corp.** and ourselves, and we assume no liability to third parties or to you by the issuance of this letter. We trust that this information meets with your satisfaction. If there are further questions, please feel free to contact me.

Sincerely,
FCCI Insurance Company
Brierfield Insurance Company

Jamie Wood
Surety Underwriter
941-907-2705