

Tel 803 765-4043
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January 2, 2009

WACHOVIA INSURANCE

To Whom It May Concern:

Re: Coastal Millwork & Supply, LLC

Gentlemen:

We are writing to you at the request of Coastal Millwork & Supply, LLC of Summerville, South Carolina. We are the agent for the surety for Coastal Millwork & Supply and currently have their bonds placed with The Hanover Insurance Company. Hanover has written bonds for them since 2007 and would consider providing surety bonds on single projects up to \$1,200,000 and an aggregate work program up to \$3,000,000.

We have reviewed financial information from Coastal Millwork & Supply and would favorably consider a request from them to provide the Bid and Performance and Payment Bonds that may be required for any upcoming projects. Such prequalification and approval would, of course, be conditioned upon applicable underwriting considerations such as acceptable contract terms and bond forms, and a favorable review of current underwriting information at the time of the request for the bonds.

We assume no liability to third parties or to you if for any reason we do not execute the said bonds.

We can recommend Coastal Millwork & Supply to you most highly. If you would like to discuss the many attributes of this fine contractor from the surety's perspective, please give us a call.

Sincerely,

Laura W. Dennison, AFSB, CISR, CIT
Assistant Vice President
Bond Account Executive

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Insurance Products:

Not Insured by FDIC or Any Federal Government Agency	May Lose Value	Not a Deposit of or Guaranteed by a Bank or Any Bank Affiliate.
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