

# HMS INSURANCE

ASSOCIATES INC

June 29, 2009

Re: Calvert Contracting, Inc.

To Whom It May Concern:

We represent Calvert Contracting, Inc. relative to their bonding requirements and serve as attorney-in-fact for their surety, The Hanover Insurance Company.

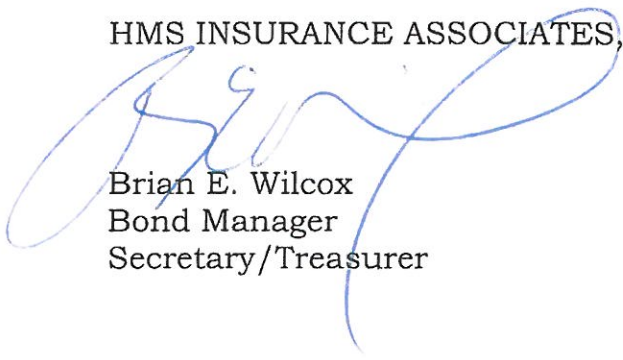
Calvert Contracting, Inc. has a bonding capacity of \$4,000,000 per project with an aggregate bonding capacity of \$10,000,000.

We feel privileged to have Calvert Contracting, Inc. as a client and can recommend them to you without reservation.

Should you require additional information, please do not hesitate to contact me.

Sincerely,

HMS INSURANCE ASSOCIATES, INC.



Brian E. Wilcox  
Bond Manager  
Secretary/Treasurer

BEW/elm