



Flood and Peterson Insurance, Inc.

March 10, 2004

Re: Construction Concepts, Inc.

To Whom It May Concern:

This letter is to verify that Construction Concepts has an established surety relationship with Travelers Insurance Company of America.

Construction Concepts enjoys an excellent reputation for providing quality work in a timely and cost effective manner. We have approved bonds in the low seven figure range and have not imposed an upper limit for either job size or total work program. We would be happy to entertain a specific request for bonding if requested of us by Construction Concepts.

This letter is not an assumption of liability, nor is it a bid bond or a performance bond. It is issued only as a bonding reference requested of us by our client.

We would be happy to supply any additional information or answer any specific questions you may have.

Sincerely,

A handwritten signature in cursive script that reads "Darlene Krings".

Darlene Krings
Bond Department