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# FICCA CONSTRUCTION, LLC

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July 8, 2010

To: Capstone Management:

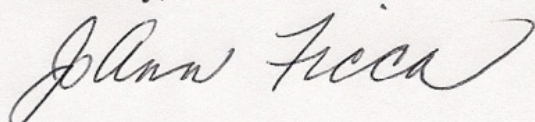
Kathleen Murray has been Ficca Construction's bonds representative for a few years and in that time, she has provided service that far exceeds our expectations. She has become our teacher, our mentor, and our friend. She possesses an exceptional and patient way of explaining the intricacies of the bonds required for our varied construction licenses that makes them easy to understand.

Kathleen does a lot more than just tell us what is needed, she explains how things work and provides perspective that would be difficult to find elsewhere. Additionally, her advice and counsel often spills beyond the world of bonds to many other areas of insurance we encounter when running our construction company.

Whenever we meet with Kathleen or talk with her over the phone, it is easy to imagine that we are her only client, so total is her focus on dealing with our issues. She is efficient yet seemingly unhurried and we always know she will give us the gift of time we need to make sure we understand and know what to do. This is a unique gift and one we value highly.

We treasure Kathleen highly and believe that she represents the best that Capstone offers. Thank you.

Sincerely,



JoAnn Ficca  
Ficca Construction, LLC