



Zurich North America Surety
560 Mission Street, Suite 2400
San Francisco, Ca. 94105
Phone: (415)538-7100
Fax: (415)538-7366

January 2, 2008

Re: Greg Opinski Construction, Inc

To Whom It May Concern;

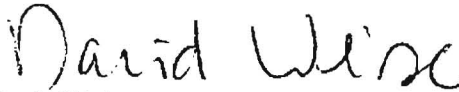
Zurich American Insurance Company and/or its subsidiary, Fidelity and Deposit Company of Maryland, have provided surety credit to **Greg Opinski Construction, Inc.** for single projects of **\$40,000,000** and an aggregate uncompleted backlog of **\$80,000,000**. Zurich/F&D is rated "A" (Excellent) with a financial size category of **XV** (\$2 billion +) by AM Best and has a US Treasury Limit exceeding \$300 million. This is an indicator of past approvals and Zurich will consider larger request on a case by case basis.

If **Greg Opinski Construction, Inc.** is awarded a contract and requests that we provide the necessary Performance and/or Payment Bonds, we will be prepared to execute the bonds subject to our acceptable review of the contract terms and conditions, bond forms, appropriate contract funding and any other underwriting considerations at the time of the request.

Our consideration and issuance of bonds is a matter solely between **Greg Opinski Construction, Inc.** 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,
Zurich American Insurance Company
Fidelity and Deposit Company of Maryland


David Weise
Attorney In Fact