



THE ROWLEY AGENCY INC.
INSURANCE • BONDS • BENEFITS

...an Assurex Global Partner

March 12, 2008

**RE: Pine Brook Corporation
37 Route 236, Suite 105
Kittery, ME 03904**

To Whom It May Concern:

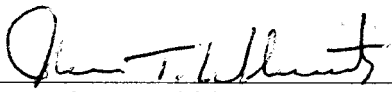
Please be advised that Pine Brook Corporation has an established bond program with North American Specialty Insurance Company, Newton, MA.

We anticipate that individual jobs of as much as \$10,000,000 will be approved, with total outstanding work-on-hand of as much as \$13,000,000.

Pine Brook Corporation has been an excellent bond client of this agency, and to my knowledge they have always satisfied their contractual obligations. We strongly recommend their services to you.

Please keep in mind that this letter is not a commitment. Bond approvals are made as conditions dictate at the time of the request for the bond.

THE ROWLEY AGENCY, INC.

By: 
John T. Whiting
Account Executive

JTW/cmd