

November 18, 2013

**CMS Interiors, Inc.**  
Matt Schmidt  
9373 Activity Road, Suite D  
San Diego, CA 92126

Re: Surety Bond Program

To whom it may concern:

We are pleased to write this letter of recommendation for CMS Interiors, Inc., one of our preferred bond customers. It is our opinion that CMS Interiors, Inc. is managed by very competent and experienced individuals who have demonstrated, over the years, their ability to perform challenging construction projects on schedule and within budget

BB&T – John Burnham Insurance Services, Inc. has provided the continuing facilitation of surety bond credit for CMS Interiors, Inc as its broker. Our agency has an established bonding relationship with State National Insurance Company, which will support bonds on their behalf for projects well in excess of \$1,000,000 up to an aggregate of \$3,000,000.

State National Insurance Company is AM Best rated AVIII (Excellent).

The agreement for bid bonds or performance and payment bonds is a matter between the contractor and the surety company. BB&T – John Burnham Insurance Services, Inc. and State National Insurance Company assume no liability as to third parties or to others, if for any reason, we do not execute said bond(s).

Sincerely,

*Rocky Qualin*

Rocky Qualin  
AVP- Surety Department  
619-920-3089  
Email: Rqualin@bbandt.com