

# PointeNorth

INSURANCE GROUP

06/12/2025

EXP: 01/30/2027

RE: MORRIS ENVIRONMENTAL INC. dba: THE WATERPROOF GROUP

To Whom It May Concern:

Please be advised that Old Republic Surety Company for The Waterproof Group. Our experience with this fine contractor has been nothing less than gratifying and we would not hesitate to extend our highest recommendation on their behalf since May 2018.

At the present time, Old Republic Surety Company is favorably considering single projects is \$1,000,000 with a \$5,000,000 aggregate work program. Such pre-qualification and approval would be conditioned upon acceptable underwriting conditions such as: contract terms, bond forms, and a favorable review of current underwriting information at the time of the request for the bond(s).

This letter is not an assumption of liability, nor is it a bid or performance bond. It is issued only as a bonding reference requested from us by our client. Old Republic Surety Company is rated A by A.M. Best and is on the U.S. Department of the Treasury Financial Management Service's current list of approved sureties.

The rate on the subcontract bond, pending award, will be 2.5% of final contract amount. There are no current claims on this account and no current bonds on this date.

Pointe North Insurance Group serves as the Broker in The Waterproof Group's relationship with Old Republic Surety Company.

Sincerely,

*Fred Gentrey*

Fred R. Gentrey, Attorney in Fact  
Great Midwest Insurance Co.

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