



PAYNE FINANCIAL GROUP INC.
MEMBER OF ASSUREX INTERNATIONAL INSURANCE



Re: Sirius Construction, Inc.

To Whom It May Concern:

Payne Financial Group, Inc. has managed Sirius Construction's surety bond program for over 15 years, and we are pleased to describe their surety bond program provided by St. Paul Travelers Surety Company.

St. Paul Travelers' relationship with Sirius Construction has been a very supportive one; they have never declined to support Sirius Construction on a project that the company has chosen to pursue. They have supported the company on a variety of construction projects, including office buildings, banks, university facilities, schools, housing, and many other types of new and remodel construction projects.

During St. Paul Travelers' relationship with Sirius Construction, all of their construction projects have been handled satisfactorily and in accordance with the contract documents.

Sirius Construction's experienced management team executes a consistently profitable business plan. They are known for their organization, expertise and disciplined execution of their contracts. As a leading builder in our region, we recommend them to you without reservation.

Very Truly Yours,

Ed Heine
Executive Vice President