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April 29, 2020

To whom it may concern:

This is to serve as a letter of reference for RBA Management, LLC. Over the last several years, RBA has served as the principal construction consultant to our Surety company. In this capacity, they have:

- evaluated projects where a default of our principal is anticipated;
- participated in strategic planning processes to determine the best course of action in various default issues;
- analyzed and provided recommendations on millions of dollars in pay claims;
- created cost to complete estimates for us to use in setting reserves;
- evaluated bids and made recommendations on the issuance of performance and payment bonds;
- met with Obligees, Principals and subcontractor claimants on our behalf to determine the relevant facts, examine books and records and make recommendations;
- testified in EBTs, sworn statements, etc on our behalf; and
- undertaken the completion of construction contracts for defaulted principals.

In our dealings with RBA we have found them to be technically proficient, honest and very strategic in defending our interests as a Surety.

I have no misgivings about recommending RBA as a surety construction consultant or completion contractor. I am available at any time to discuss their qualifications.

Sincerely,

A handwritten signature in black ink that reads "Brielle Tavaglione". The signature is fluid and cursive, with the first name and last name clearly legible.

Brielle Tavaglione
General Counsel
Bondex Insurance Company

