

**PCL
CONTRACT
BONDING
AGENCY**

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September 18, 2008

Mr. Daniel T. Buckles
e-SURETY
3787 Palm Valley Rd., Suite 201
Ponte Vedra Beach, FL 32082

Re: e-SURETY

Dear Dan:

It was a pleasure to meet you and Alex at the National Association of Surety Bond Producers meeting in Grapevine last week. As a very technology-challenged person, I'm constantly on the lookout for anyone who can explain new technologies to me in language I can understand!

It was such a coincidence to learn that the web-based program that one of our most active surety companies had recently introduced – under their unique program name – was actually your e-SURETY product. The surety's commercial bond manager spent a couple hours training us, and we were off and running.

Our staff has been pleased with the simplicity of the process. We've found e-SURETY to be more intuitive than other surety companies' proprietary online systems which we have used with mixed results. We are now in the first renewal cycle, and are finding that renewals are just as smooth and efficient to process as the original "Buy a Bond" was.

As producers, we're always looking for ways to process commercial bonds—which are often minimum premium items—as quickly and efficiently as possible. With e-SURETY, we don't have to be computer experts. It's definitely a big step in the right direction.

We look forward to crossing paths again. Best wishes for continued success!

Sincerely,

PCL Contract Bonding Agency



Pauline L. Lesch
Operations Manager