



July 14, 2026

Dream Key Partners
C/O Trey Witte
4601 Charlotte Park Drive, Suite 350
Charlotte, NC 28217

Re: C.F. Evans Construction Company, LLC
Project: Weddington Road Apartments

Dear Mr. Witte,

Liberty Mutual Insurance Company, has provided surety credit to C.F. Evans since 2001 and our experience has been excellent. C.F. Evans has currently available bonding capacity for a single project well in excess of \$50,000,000. C.F. Evans has always performed in a positive and professional manner, with a track record of timely completion and quality construction. In our opinion, C.F. Evans is properly staffed, well managed, and possesses more than enough financial strength to successfully deliver the captioned project.

Liberty Mutual Insurance Company is rated A (Excellent) size XV by AM Best and is listed in the US Treasury T-List.

If C.F. Evans requests that we provide Performance and Payment bonds for this project, we will issue subject to review of the contract, bond forms, funding, and other underwriting considerations at the time of the request.

Our consideration and issuance of bonds is a matter solely between C.F. Evans and ourselves, and we assume no liability to third parties or to you by the issuance of this letter.

Please contact me at 912-544-1909 if you should need any additional information.

Sincerely,


Charles W. Seiler, ARM, AFSB, CIC
Bond Executive
Sterling Seacrest Pritchard
Attorney-in-fact
Liberty Mutual Insurance Company

/cws

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1001 Whitaker Street • Savannah, GA 31401 • Post Office Box 8004 • Savannah, GA 31412-8004 • 912-544-1900 • Fax 912-544-1901 • sterlingseacrest.com

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